CLAIMS WORLDWIDE, LLC
By: JOSEPH A. ZENSTEIN, ESQUIRE
Identification No.: 62349
1240 Old York Road, Suite 101
Warminster, PA 18974
jzenstein@claimsworldwide.com
(215) 230-0800

MAJOR CASE
JURY DEMANDED

Attorney for Plaintiff

ADAM'S GROVE CONDOMINIUMS OWNERS ASSOCIATION 822 E. Western Reserve Road C/O Brodmor, Inc. Youngstown, OH 44514 v. MAIN STREET AMERICA ASSURANCE COMPANY 4601 Touchton Road East, Suite 3400 Jacksonville, FL 32245	LAWRENCE COUNTY COURT OF COMMON PLEAS DOCKET NUMBER: 10406-17

AMENDED COMPLAINT

1. Plaintiff, ADAM'S GROVE CONDOMINIUMS OWNERS ASSOCIATION, is a registered corporation in the state of Pennsylvania.

2. Plaintiff maintains its principal headquarters at the address set forth above.

3. Defendant, MAIN STREET AMERICA ASSURANCE COMPANY, is a corporation duly organized and existing which is licensed to issue policies of insurance in the Commonwealth of Pennsylvania and maintains its principal place of business at the address set forth above. Defendant regularly conducts business in the County of Lawrence.

4. Plaintiff is a corporation that acts on behalf of individual unit owners at the Adam's Grove Condominium community, located in New Castle, Lawrence County,

EXHIBIT
A

Pennsylvania, and is responsible for the maintenance and upkeep of the exterior of the buildings and common areas within the community.

5. At all times material hereto, Defendant was acting by and through its duly authorized agents, servants, workmen or employees who were acting within the course and scope of their employment and on the business of said employers.

6. Defendant, in its regular course of business, issued to Plaintiff a policy of insurance, policy number BPU3987H covering those areas of the Adam's Grove Condominium community for which Plaintiff was responsible for maintenance and upkeep. Plaintiff is not in possession of the entire policy and it is alleged that said policy is in the possession of Defendant.

7. On or about June 28, 2013, while said policy of insurance was in full force and effect, the buildings and common areas of the Adam's Grove Condominium community suffered sudden and accidental direct physical loss to the insured premises as a result of a hail and windstorm.

8. Plaintiff submitted a claim for damage to Defendant.

9. During the adjustment of Plaintiff's claim, Defendant retained Haag Engineering to determine whether the property had sustained damage caused by hail.

10. Haag issued a report dated May 5, 2014, documenting its findings. A copy of the report is attached hereto and marked as Exhibit "A".

11. Defendant subsequently denied Plaintiff's 2013 claim in a letter dated May 20, 2014. A copy of the letter is attached hereto and marked as Exhibit "B"

12. On or about June 23, 2015, while said policy of insurance was in full force and effect, the buildings and common areas of the Adam's Grove Condominium

community again suffered a sudden and accidental direct physical loss to the insured premises as a result of a hail and windstorm, causing damage to the property as set forth in the estimates of Cross Bell Consulting, copies of which are attached hereto and marked as Exhibit "C".

13. Notice of Plaintiff's covered loss was given to Defendant in a prompt and timely manner and Plaintiff has done and otherwise performed all things required of it under the policy of insurance issued by Defendant, including cooperating with Defendant's investigation; mitigating damages where reasonable, required and/or possible; providing Defendant with all available information and complying with all conditions precedent.

14. During the adjustment of Plaintiff's 2015 claim, Defendant again retained Haag Engineering to determine whether the property had sustained damage caused by hail.

15. Haag issued a report dated August 9, 2016, documenting its findings. A copy of the report is attached hereto and marked as Exhibit "D".

16. Defendant subsequently denied Plaintiff's 2015 claim in a letter dated August 17, 2016. A copy of the letter is attached hereto and marked as Exhibit "E".

17. Defendant, despite demand for benefits under its policy of insurance has failed and refused to pay to Plaintiff those benefits due and owing under said policy of insurance.

18. Defendant has breached its contractual obligations to pay benefits to Plaintiff for the 2015 claim and loss which was covered under Defendant's policy of insurance.

19. Solely as a result of Defendant's failure and refusal to pay benefits to Plaintiff as required under the aforementioned policy of insurance, Plaintiff has suffered loss and damage in an amount in excess of $50,000.00.

COUNT I
BREACH OF CONTRACT

20. Plaintiff incorporates by reference herein the allegations set forth in the foregoing paragraphs, as fully as though same were set forth at length.

21. Defendant breached its contractual obligations to pay benefits to Plaintiff for a loss covered under its policy of insurance.

WHEREFORE, Plaintiff demands that judgment be entered against Defendant, in an amount in excess of $50,000.00, including interest, and costs.

COUNT II
BAD FAITH

22. Plaintiff incorporates by reference herein the allegations set forth in the foregoing paragraphs, as fully as though same were set forth at length.

23. Upon information and belief, the policy of insurance issued by Defendant requires that the property sustain "direct physical loss of or damage to Covered Property".

24. The policy issued by Defendant to Plaintiff does not define the term "direct physical loss of or damage", or any part thereof.

25. The Haag report issued for the 2013 claim included the following language: "Hail-caused damage to roofing is defined as loss of water-shedding ability or a reduction in service life". Exhibit "A", page 7.

26. The Haag report issued related to the 2015 loss also included the

following language: "Hail-caused damage to roofing is defined as loss of water-shedding ability or a reduction in service life". Exhibit "D", page 9.

27. The policy of insurance issued by Defendant to Plaintiff does not require that hail cause a "loss of water-shedding ability or a reduction in service life" in order to trigger coverage.

28. Cosmetic damage is physical damage as that term is generally understood in the insurance industry.

29. The policy issued by Defendant to Plaintiff does not exclude cosmetic damage.

30. Cosmetic damage is covered under the policy issued by Defendant to Plaintiff.

31. The definition of hail caused damage pursuant to the Haag Protocols is different than the one generally accepted within the insurance industry.

32. Defendant knew that the Haag reports for both the 2013 claim and the 2015 claim defined damage differently than that which is generally accepted within the insurance industry.

33. Defendant denied Plaintiff's 2015 claim based on a report that it knew was utilizing a definition of damage that was different than that which is generally accepted within the insurance industry.

34. Defendant did not have a report from Haag, or any other entity, that concluded that Plaintiff's property did not sustain damage from hail based on the generally accepted definition of damage within the insurance industry.

35. Cosmetic damage is covered under the policy of insurance issued by

Defendant to Plaintiff.

36. Defendant's letter denying Plaintiff's 2015 claim stated that there was no hail damage to Plaintiff's roof in reliance upon the Haag report. Exhibit "E".

37. To the extent that Defendant's denial letter represented, either explicitly, or implicitly, that the Haag report indicated that Plaintiff's property did not sustain damage from hail, as that term is generally defined within in the insurance industry, same was a misrepresentation of said report.

38. The Unfair Insurance Practices Act, 40 P.S. § 1171.1. et. seq., prohibits an insurance company from misrepresenting the facts or the terms of the policy, refusing to pay claims without conducting a reasonable investigation based upon all available information, not attempting in good faith to effectuate prompt, fair and equitable settlements of claims in which the company's liability under the policy has become reasonably clear, compelling insureds to institute litigation to recover amounts due under an insurance policy by offering substantially less than the amounts due and ultimately recovered in actions brought by such persons, and failing to promptly settle claims, where liability has become reasonably clear, under one portion of the insurance policy coverage in order to influence settlements under other portions of the insurance policy coverage or under other policies of insurance.

39. Violations of the Pennsylvania insurance laws, caselaw and regulations are evidence of bad faith conduct. Romano v Nationwide Mutual Fire Insurance Company, 435 Pa.Super. 545, 646 A.2d 1228 (1994).

40. Defendant's conduct was motived by its desire to limit its payments to Plaintiff in order to increase its own profitability thus placing its own interests above

those of its insureds.

41. Defendant treated Plaintiff with reckless indifference and disregard under the circumstances.

42. Defendant has engaged in Bad Faith conduct toward Plaintiff and has treated Plaintiff unreasonably and unfairly with respect to its adjustment of Plaintiff's covered loss, in violation of 42 Pa.C.S.A. §8371.

43. As a result of Defendant's bad faith misconduct as aforesaid, Plaintiff was forced to obtain counsel to commence the present action to recover benefits due and owing under the policy of insurance issued by Defendant for Plaintiff's covered losses, and has incurred costs and other expenses in connection with said claims.

WHEREFORE, Plaintiff demands judgment against Defendant, for consequential damages, compensatory damages, punitive damages, counsel fees and costs, together with interest on Plaintiff's claims in an amount equal to the prime rate of interest plus three percent (3%), in an amount in excess of $50,000.00.

CLAIMS WORLDWIDE, LLC

BY: _____
JOSEPH A. ZENSTEIN, ESQUIRE
Attorney for Plaintiff

Date: February 27, 2018

VERIFICATION

I verify that I have read the foregoing Complaint and that it is true and correct to the best of my knowledge, information and belief. I make this Verification subject to the penalties of 18 Pa. C.S.A. §4904 relating to unsworn falsification to authorities.

X) _____ PRES

MICHAEL ZWINGGI
ON BEHALF OF ADAMS GROVE CONDOMINIUM

FILE NO.: 536-2

EXHIBIT "A"

This document has been electronically signed and/or sealed in accordance with the applicable State Board of Professional Engineering requirements.

Adam's Grove Condo Association Property
Roof Evaluations
202-255 Orchard Park Drive and 141-169 Nesbitt Road
New Castle, PA 16105
Main Street America Insurance File: BPU3987H-01
Haag File: 0514000036-132/701

Main Street America Insurance
27 Midstate Drive
Auburn, MA 01501

Attention: Ms. Theresa Kaliszewski

May 5, 2014

COMMONWEALTH OF PENNSYLVANIA
REGISTERED PROFESSIONAL
CHAD M. ZIELINSKI
ENGINEER
PE076670

Chad M. Zielinski
May 6 2014 1:24 PM

HAAG Engineering

HAAG Engineering

2224 East 117th Street | 800.527.0168
Burnsville, MN 55337 | 952.808.7100
haagengineering.com | 952.808.7101 fax

May 5, 2014

Main Street America Insurance
27 Midstate Drive
Auburn, MA 01501

Attention: Ms. Theresa Kaliszewski

Re: Adam's Grove Condo Association Property
Roof Evaluations
202-255 Orchard Park Drive and 141-169 Nesbitt Road
New Castle, PA 16105
Main Street America File: BPU3987H-01
Haag File: 0514000036-132/701

Complying with your request, we inspected the buildings at the captioned location to determine the extent of any hail- and wind-caused damage to roof coverings and certain exterior building components from a storm that occurred on or about June 28, 2013. Our inspection was conducted on April 9, 2014.

This engineering report has been written for your sole use and purpose, and only you have the authority to distribute this report to any other person, firm, or corporation. Haag Engineering Co. and its agents and employees do not have and do disclaim any contractual relationship with, or duty or obligation to, any party other than the addressee of this report and the principals for whom the addressee is acting. Only the engineer(s) who signed this document have the authority to change its contents and then only in writing to you. This report addresses the results of work completed to date. Should additional information become available, we reserve the right to amend, as warranted, any of our conclusions.

Description

The Adam's Grove Condo Association property consisted of 23 buildings containing a total of 53 condominium units. Twenty buildings on Orchard Park Drive each contained two attached units, while the buildings on Nesbitt Road contained three units in one building and five units each in the other two buildings. For discussion purposes, the buildings will be referred by numbers 1-23 as labeled on the appended aerial photograph of the property (Refer to Attachment A-Aerial Site Photograph). The street addresses of the units are also included on the site plan. Building orientations varied, and the front directions will be considered the closest cardinal direction.

The residential buildings were one-story height towards the front, with some units having a walk-out lower level towards the rear. Exterior walls were clad primarily with brick veneer, vinyl

lap siding, and aluminum fascia cladding. Aluminum gutters and downspouts had been attached to most eaves.

Roof diagram reports were obtained from EagleView Technologies, Inc. for Buildings 1, 2, and 15, which had three, two, and five units, respectively. Selected measurements were confirmed on site as being reasonably accurate. The two five-unit buildings had a similar roof plan (Buildings 14 and 15); however, the two-unit buildings were customized and had different roof plans and areas than Building 2. Therefore, additional roof diagram reports would need to be obtained if the roof area of each building is desired. (Refer to Table 1 below and Attachment B - EagleView Reports.)

Table 1: Selected Roof Areas

Building	Unit Addresses	Units	EagleView Roof Area
Building 1	141-145 Nesbitt	3	7,559
Building 2	250-252 Orchard Park	2	5,941
Building 15	151-159 Nesbitt	5	12,821

The roofs throughout the association property were combination gable/hip structures, and the roof coverings were asphalt composition shingles. The shingles had a fiberglass base mat saturated with asphalt and surfaced with granules (the color blends of the granules varied between buildings at the property). Shingles were 36 inches long with 5-inch weather exposures, and had been fastened to the roof deck with nails. Portions of the shingles had a decorative appliqué produced with an additional layer of asphalt and granules to give them the appearance of laminated shingles (the shingles were recognized to be CertainTeed New Horizon shingles). Ridges throughout the association consisted of individual 12 inch shingle tabs, and had been installed over plastic ventilation strips along most of the ridges. The pitch of the roof slopes varied between buildings, with most having a pitch between 6:12 (rise: run) and 10:12. Roof appurtenances generally found on the buildings included PVC plumbing stacks with aluminum boots and neoprene collars, and galvanized flue pipes with aluminum caps. Some roofs had glass skylights with metal frames and aluminum head and base flashings.

Background

During the beginning of our site visit on April 9, 2013, we met with Mike Owen and Greg Corson of Owen's Construction. The Owen's Construction representatives stated that they had inspected about four roofs on the property during previous visits. It was their opinion there was hail-caused damage to the shingles and denting to some of the light gauge metal components, and some roofs had wind-caused damage. The Owen's representatives inspected the Building 1 roof with us, and marked some areas on the shingles that they believed represented hail damage. Owen's Construction had not made any repairs to the buildings to date.

We also met with Mike Zwinggi, the Adam's Grove Association president, during our site visit. Mr. Zwinggi stated that the buildings had been constructed over several years, approximately 2000 through 2002. Mr. Zwinggi was not at his home during the storm on June 28, 2013, but returned home after the storm and observed hailstones still on the ground. No roof-related leaks from the storm were reported by residents, and no residents had reported broken windows or siding.

Mr. Zwinggi reported that occasional roof repairs had been contracted by the association with Jon Dugger Handyman Services, and he provided copies of five invoices. (Refer to Attachment C.) Two of the invoices were dated after the reported storm on June 28, 2013. An invoice dated July 22, 2013, listed "Repair roof shingles on Units 210 and 212", and an invoice dated March 23, 2014, listed "repair/replace missing shingles on Units 202 and 204". An earlier invoice dated November 26, 2012, listed "repair/replace loose shingles" on Units 202, 210, 212, 214, and 216.

Meteorological Data

Governmental severe weather records from June 28, 2013, were reviewed for storms containing large hail or strong winds in Lawrence County in or near New Castle. According to the National Climatic Data Center (NCDC) Storm Event database, severe thunderstorms passed through the area on that date. NCDC listed one report of hailstones up to one inch in diameter in New Castle and one report of thunderstorm winds in McCaslin (approximately three miles east of New Castle); these were the only severe weather reports in Lawrence County on that date. Other counties in western Pennsylvania also had hail and thunderstorm wind reports on that date. (Refer to Attachment D.)

These NCDC Storm Event descriptions are an edited combination of official weather observations at the National Weather Service (NWS) recording sites, eyewitness reports by individuals or storm spotters, reports by emergency management officials, and occasionally the reports of observation teams dispatched by the NWS. However, they are not a substitute for site-specific observations.

Inspection

We inspected the roofs (primarily) of the buildings of the involved property and documented observed conditions with particular attention to any evidence of hail- and wind-related damage. Photographs of representative conditions on each building are attached with this report. All photographs will be retained in our file and can be provided to you upon request. Comments in the Inspection sections should be taken generally unless a specific building or unit number is identified.

General Property

We examined various surfaces and appurtenances around the property to determine the size and direction of recent hail fall at this location. Spatter marks from hail impact were observed on various surfaces, primarily horizontal surfaces and vertical surfaces facing south. (Spatter marks are temporary markings left by removal of surface oxides, grime, organic growths, etc. caused by hail impacts.) Oxidized transformer housings and utility boxes had spatter marks on south-facing sides that were between mostly between 1/8- and 3/8-inch across. Window screens did not have visible dents or tears consistent with hail impact. No vinyl siding fractures consistent with hail impact were identified on the buildings.

The aluminum fascia, gutters, and downspouts had only isolated instances of denting consistent with hail impact. One hail-consistent dent was identified in the south elevation aluminum fascia above the garage of Unit 147, and scattered shallow dents were found in south-facing light gauge aluminum wall flashing used on Buildings 16, 17, and 19. Aluminum drip edge that extended over the fascia on the buildings that faced south (Buildings 1, 7, 8, 9, 14, and 15) contained slight dents although the fascia panels did not. It is possible that the gauge of gutters varied some between buildings, as hail-consistent shallow rounded dents were found in the lips or bottoms of gutters on Buildings 2 and 15, but were not visible on other buildings. Aluminum downspouts did not have visible hail-consistent dents. Occasional sharp dents with linear marks or scratches consistent with mechanical contact were found in gutters and downspouts. Some exterior air-conditioning units had fins exposed without protective screens. Exposed fins facing south had isolated slight folds or bends from impact that were generally 1/4- to 3/8-inch across.

General Roof Conditions

The condition of the shingles varied throughout the roofs. We observed mechanically caused damage to shingles on each roof where shingle edges had been torn or the surfaces had been scuffed, gouged, or marred, and the exposed asphalt in these areas had oxidized to a gray color. Scuffing was most common in the applique regions, but was also found in the base portions of shingles. Shingles on the south and west slopes were generally in the worst condition throughout the property, although the shingles varied in condition by bundle groups in some areas. The shingles in the worst condition visually had sparse granule coverage in the appliqué areas. There were variations in the appliqué areas, with some areas not having sufficient asphalt coverage to adhere the second layer of granules in spots and irregularities in the shape of the appliqué regions. Craze cracks were observed in the appliqué asphalt on all slopes, but were most pronounced on the south slopes. There were isolated areas of bare fiberglass mat found on field shingles and ridge shingles.

On each roof, there were isolated elevated or protruding nails. In some cases, nails had been applied in or above the sealant strip. Shingles generally were bonded to the adjacent course in at least a portion of most shingles. Shingles often were not bonded over the joints in the underlying shingles or at the end of shingles nearest the joint. Previous repairs had been made on some roofs

with sealant or by re-nailing shingles. The neoprene flashing collars of some plumbing stacks were cracked.

Hail/Wind Damage Inspection

Roof appurtenances were surveyed for indications of hail impact. Aluminum flue caps and plumbing stack flashings typically had shallow rounded dents that were mostly between 1/4- and 3/8-inch across, and the largest dents were close to 1/2-inch across. No hail-consistent dents were found in the metal frames of the skylights. Aluminum flashing pieces at the head and apron (lower) areas of the skylights had shallow rounded dents. We counted a total of 26 glass skylights that were located on the following buildings: Building 5 (3 skylights), Building 6 (2), Building 8 (4), Building 9 (2), Building 10 (2), Building 11 (2), Building 13 (3), Building 16 (1), Building 17 (3), Building 20 (2), and Building 22 (2).

In examining and evaluating a roof for hail-caused damage, we use the protocol developed by Haag Engineering Co. This protocol has been peer reviewed and formally published at the North American Conference on Roofing Technology (Herzog and Marshall, 1999). The process involves the application of a functional definition of hail-caused damage (listed in the Discussion); quantification of the extent of hail damage by use of test square areas; and if damage is present, determination of the economic viability of roof repairs versus replacement.

We examined test areas on each building roof, and each test area included 100 square feet. Four test areas were examined on the three larger buildings (Buildings 1, 14, and 15), and two test areas (either north/south or east/west) were examined on the two-unit buildings for 52 test areas total. Every shingle within the test areas was examined for hail-caused bruises (fractures or ruptures), punctures, and broken edges. Shingles with visible anomalies were felt by hand for hail-caused fractures. There were no hail-caused bruises, punctures, or broken edges found on field shingles in the test areas or elsewhere on the roofs. We also examined shingles along the ridges (including over ridge vents), valleys, rakes, and eave areas (often less-supported) for any hail-caused damage and found no bruised or punctured shingles.

We surveyed each roof for damage attributable to wind effects. No shingles were missing, torn, or creased upslope consistent with wind forces. Field shingles generally were bonded to the adjacent shingle course in at least a portion of the shingle, but even isolated shingles that were not bonded. Other components and cladding such as vinyl siding, roof appurtenances, and gutters remained intact and undamaged by wind, as did ridge and eave shingles. On Buildings 11, 12, and 13, some groups of shingles had slid downslope from their installed positions as will be described further in the following section.

Individual Building Roof Observations

On Building 2, the shingles appeared newer at the northwest corner of Unit 250, and this may have been an addition to the building.

On Building 10, a new flashing had been installed at a plumbing stack over Unit 220. It did not appear that new shingles had been installed around the penetration, but sealant had been applied to the shingles.

On Buildings 11 (Units 214 and 216), 12 (Units 210 and 212), and 13 (Units 202 and 204), widespread deficiencies were found with the fastening of the shingles. The original nails had been installed typically above the sealant strip, many did not have nails near the end of the shingle, and many of the fasteners had been overdriven. Several shingles had only three fasteners or fastener holes. Certain groups of three to ten shingles had detached completely from the fasteners that remained in the roof deck, and the shingles had slid a few inches downslope from their original position. These shingles had not been creased or folded upslope, and none had been displaced upslope. The groups of sliding shingles were typically in diagonal patterns that matched the installation pattern, and often were in middle portions of roof slopes that faced all directions between the three buildings. These three roofs also had groups of shingles that had been re-nailed in various locations and sealant had been applied over some exposed nails.

On Building 20, flashings had been replaced at plumbing stacks. On Buildings 21 and 23, sealant had been applied along valleys in previous repairs.

Discussion

The discussion will be separated into sections to discuss our findings related to the roof shingles and other exterior building components.

Roof Shingles

There was no hail-caused damage to shingles on the Adam's Grove Association property roofs. Hail that had fallen at this location on or about June 28, 2013, had been relatively small and did not cause damage to the shingles. The ridge shingles had portions that were poorly supported, especially at ends of the ridge ventilation strips and at ridge/valley intersections. These shingles are damaged much more easily by hailstone impact than the field shingles that were generally well-supported; there was no hail-caused damage found to ridge, valley, or field shingles. Spatter marks from hail impact on various surfaces at the site were up to about 3/8-inch in diameter and the largest dents in light gauge aluminum materials were about 1/2-inch across (with most 1/4- to 3/8-inch across). Although hailstones can be slightly larger than the spatter marks or dents they create, we do not believe the hailstones exceeded 3/4-inch diameter at this location.

Hail-caused damage to roofing is defined as loss of water-shedding ability or a reduction in service life caused by hailstone impact. Hailstones impacting composition shingles can cause damage if hailstones are large enough and have sufficient densities and impact energy to bruise (fracture or rupture) or puncture the shingles they strike. Bruises and punctures caused by hail can be felt by hand on both sides of a damaged shingle. If a shingle is bruised or punctured by hailstone impact,

we consider that shingle to be hail damaged. If the shingles have not been bruised or punctured, then the shingles will not have a reduced service life related to the hailstorm. The shingle locations indicated by the contractor representatives as being hail-caused damage did not have fractured or ruptured shingle mats, and otherwise did not have the appearance of being hail impact related.

Haag Engineering Co. has conducted hail impact tests for over 50 years and studied the results of long-term weathering on the impacted roof coverings. Our experience has shown that damage occurs at the time of impact and that the damage is discernible when closely examined. There is no hidden damage from hailstone impact nor does an impacted but otherwise undamaged shingle or membrane develop damage at a later date as it weathers. Impact tests and field observations have shown that for lightweight composition shingles which have not deteriorated badly, hailstones that are frozen solid must be at least one inch in diameter before bruises occur with nearly perpendicular impacts, with even larger hailstones required to damage laminated shingles. Most commonly, hailstones of 1-1/4 inches in diameter or greater would be required to fracture fiberglass mat shingles such as were used at the involved location. Although the shingles were not a true laminated shingle, they were of a thickness and weight more comparable to a laminated shingle than lightweight.

There was no damage to the shingles consistent with wind effects. Wind accelerates around building corners and edges, creating localized areas of separation between wind streamlines and building surfaces. These separations between streamlines and building surfaces create localized negative pressure gradients. The net result for a roof is that shingles near windward eaves, corners, rakes, and ridges experience a lift force that can, if strong enough, can damage shingles.

Wind damages a roof directly by displacing or peeling away the roofing material and indirectly by hurling debris into it. Wind failure of composition shingles that are well-bonded to one another typically initiates at the roof perimeter, progressing from there as they are folded backward as a membrane. Composition shingles that are not well bonded often fail individually, by creasing across the top of their exposure or by tearing around their nails. Field shingles at Adam's Grove Condo Association were generally bonded in most areas, although isolated shingles were not bonded due to elevated fasteners or other reasons. None of these more wind-susceptible (not bonded) shingles had been creased or broken off in a manner consistent with wind effects. Typically, when winds have reached levels where roof covering damage occurs, there is some combination of missing shingles, torn shingles, and shingles folded back against the overlying shingle (creased). More information on how wind effects asphalt shingles can be found in our paper at: http://ams.confex.com/ams/pdfpapers/167533.pdf.

The unattached shingles on Buildings 11, 12, and 13 were related to poor installation practices as opposed to strong wind forces. Errors in the number, location, and depth of nails on these buildings resulted in several groups of shingles that had slid downslope from their original position. Repairs of "loose shingles" on these three buildings were listed in the November 26, 2012, Dugger invoice, and this was seven months prior to the involved storm event. The July 22, 2013, invoice related to repairs on Building 12 was less than one month after the involved storm.

It is likely that some already detached shingles had been displaced or shifted at this time, but if any photographs of the roof exist prior to the repairs we could review them to see if the damage appears consistent with wind. No other collateral wind-caused damage was observed on the buildings or property.

Other roof conditions observed unrelated to storm effects included mechanically caused damage to shingles, manufacturing variations and deficiencies, and installation deficiencies. Mechanically caused damage was consistent with the combination of handling, installation, foot traffic, and maintenance activities. Craze cracking of the appliqué areas resulted from the second layer of asphalt being unreinforced, and heat and aging resulted in shrinkage and cracking. The appliqué area also was susceptible to marring and scuffing from foot traffic. Oblong and circular spots without the second layer of asphalt and granules were from variations in the manufacturing process.

Building Exterior Components

There were shallow rounded dents consistent with hail impact to certain aluminum building exterior components at the involved property. The common items that displayed the slight dents were flue caps, flashings at the head and base of skylights, flashings for plumbing stacks, gutters, fascia, and drip edges. Note that fascia, gutter, and drip edges dents were only found on certain buildings if the materials were exposed to the south as depending on the thickness of the materials. Dents were more common in the south elevation drip edge material than the fascia panels due to the fascia panel thickness. The dents were a cosmetic condition that would not require repair or replacement as they would not affect service life or function. Most of the dents were slight and not visible without being viewed during low-angle sunlight or by rubbing chalk across the surfaces. Air-conditioning units with cooling fins exposed to the south often had scattered slight folds or bends consistent with hail impact. The folded areas were not large or severe enough to restrict the air-flow and function of the units; therefore, no repairs would be necessary.

Conclusions

Based on our inspection and the information discussed above, we have reached the following conclusions:

1. There was no hail-caused damage to the shingles on the Adam's Grove Condo Association property roofs from the storm that occurred on June 28, 2013.

2. Hail that had fallen at this location recently had been relatively small and did not cause damage to the shingles.

3. No shingle damage was found consistent with wind effects from the June 28, 2013, storm. Unattached shingles on Buildings 11, 12, and 13 were attributed to installation deficiencies, and previous repairs had been made related to these conditions.

4. Roof conditions observed unrelated to storm effects included mechanically caused damage to shingles, manufacturing variations and deficiencies, and installation deficiencies.

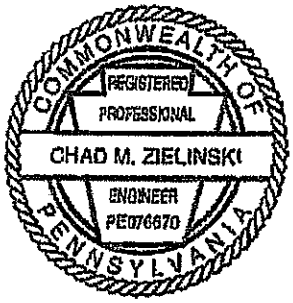
5. Shallow rounded dents consistent with hail impact were present in certain aluminum building exterior components at the involved property. The dents were a cosmetic condition that would not require repair or replacement.

Respectfully submitted,

HAAG ENGINEERING CO.

Richard Herzog
May 6 2014 9:04 AM

Richard F. Herzog, P.E.
Minnesota License 26163
Registered Roof Consultant
Meteorologist



Chad M. Zielinski
May 6 2014 1:24 PM

Chad M. Zielinski, P.E.
Pennsylvania License PE076670

RFH/CMZ:eab

EXHIBIT "B"

THE MAIN STREET AMERICA GROUP

Trusted Choice

REGULAR & CERTIFIED

May-20-2014

ADAMS GROVE CONDOMINIUM ASSOC.
C/O BRODMOR, INC.
822 E WESTERN RESERVE RD
YOUNGSTOWN, OH 44514-3359

RE: **Insured:** ADAMS GROVE CONDOMINIUM ASSOCA
Date of Loss: 06/28/2013
Claim No.: 01-BPU3987H-100001

Dear Sirs:

This letter follows our engineer's inspection of the above captioned loss. According to Haag Engineering's findings there was no hail-caused damage to the shingles on the roofs. Shallow dents consistent with hail impact were present on certain aluminum building exterior components; these dents were a cosmetic condition that would not require repair or replacement. The engineer confirmed the absence of damage to the shingle fields. A copy of the engineer's report has been included with this letter.

Please be advised that we have asserted those policy conditions and/or exclusions which are directly applicable to the facts as we know them. If you believe the facts as stated in this letter are incorrect or if there is additional information you wish us to consider, please forward that information to us for review. Unless additional information is provided, this letter will serve as our formal notification to you of our position in this matter. Nothing contained herein constitutes a waiver of any of the policy terms or conditions and all rights and defenses under the policy are specifically reserved.

If you have any questions or concerns regarding this matter, I may be reached at the contact numbers listed below.

Sincerely,

Theresa Kaliszewski
Claim Representative
Direct phone number: 508-407-6124
Office toll free phone number: 800-252-8704 x124
Direct fax number: 508-407-6039

R, C
cc;
STAN ALFREDO INS AGCY INC
60 MERCER AVE
SHARPSVILLE, PA 16150

In accordance with Commonwealth of Pennsylvania law, we must inform you of the following commonwealth statute:

"Any person who knowingly and with intent to defraud any insurance company, or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties."

EXHIBIT "C"

Insured: Adams Grove Inner
Property: Orchard Park
Newcastle, PA 16105

Claim Number: **Policy Number:** **Type of Loss:** <NONE>

Date of Loss:
Date Inspected:

Date Received:
Date Entered: 7/31/2016 2:16 PM

Price List: PAPB8X_AUG16
Restoration/Service/Remodel
Estimate: ADAMSGROVEINNER

ADAMSGROVEINNER

Inner 1

Main Level

253-255 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	61.06 SQ @	57.06 =	3,484.08
Laminated - comp. shingle rfg. - w/ felt	70.33 SQ @	243.14 =	17,100.04
R&R Ridge cap - composition shingles	351.15 LF @	7.56 =	2,654.69
R&R Continuous ridge vent - shingle-over style	147.10 LF @	9.88 =	1,453.35
Asphalt starter - universal starter course	314.74 LF @	2.05 =	645.22
R&R Drip edge/gutter apron	448.78 LF @	2.65 =	1,189.27
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,649.83 SF @	1.77 =	8,230.20
Remove Additional charge for steep roof - 7/12 to 9/12 slope	61.06 SQ @	13.63 =	832.25
Additional charge for steep roof - 7/12 to 9/12 slope	61.06 SQ @	44.89 =	2,740.98
R&R Gutter / downspout - aluminum - up to 5"	454.74 LF @	5.98 =	2,719.34
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,243.91 SF @	0.86 =	1,929.76
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00

Inner 3

Main Level

241-243 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	61.47 SQ @	57.06 =	3,507.48
Laminated - comp. shingle rfg. - w/ felt	71.00 SQ @	243.14 =	17,262.94
R&R Ridge cap - composition shingles	406.04 LF @	7.56 =	3,069.66
R&R Continuous ridge vent - shingle-over style	136.08 LF @	9.88 =	1,344.47
Asphalt starter - universal starter course	376.99 LF @	2.05 =	772.83
R&R Drip edge/gutter apron	472.53 LF @	2.65 =	1,252.20
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,958.81 SF @	1.77 =	8,777.09
Remove Additional charge for steep roof - 7/12 to 9/12 slope	61.47 SQ @	13.63 =	837.84

CONTINUED - 241-243 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Additional charge for steep roof - 7/12 to 9/12 slope	61.47 SQ @	44.89 =	2,759.39
R&R Gutter / downspout - aluminum - up to 5"	516.99 LF @	5.98 =	3,091.61
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,362.64 SF @	0.86 =	2,031.87
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00

Inner 2

Main Level

249-251 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	80.89 SQ @	57.06 =	4,615.58
Laminated - comp. shingle rfg. - w/ felt	93.33 SQ @	243.14 =	22,692.26
R&R Ridge cap - composition shingles	629.07 LF @	7.56 =	4,755.77
R&R Continuous ridge vent - shingle-over style	193.76 LF @	9.88 =	1,914.35
Asphalt starter - universal starter course	454.91 LF @	2.05 =	932.57
R&R Drip edge/gutter apron	615.94 LF @	2.65 =	1,632.24
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	6,752.89 SF @	1.77 =	11,952.62
Remove Additional charge for steep roof - 7/12 to 9/12 slope	80.89 SQ @	13.63 =	1,102.53
Additional charge for steep roof - 7/12 to 9/12 slope	80.89 SQ @	44.89 =	3,631.15
R&R Gutter / downspout - aluminum - up to 5"	594.91 LF @	5.98 =	3,557.57
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	3,079.71 SF @	0.86 =	2,648.55
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00

Inner 4
Main Level
237-239 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	63.36 SQ @	57.06 =	3,615.32
Laminated - comp. shingle rfg. - w/ felt	73.00 SQ @	243.14 =	17,749.22
R&R Ridge cap - composition shingles	394.27 LF @	7.56 =	2,980.68
R&R Continuous ridge vent - shingle-over style	127.83 LF @	9.88 =	1,262.96
Asphalt starter - universal starter course	373.51 LF @	2.05 =	765.70
R&R Drip edge/gutter apron	409.54 LF @	2.65 =	1,085.28
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,298.38 SF @	1.77 =	7,608.13
Remove Additional charge for steep roof - 7/12 to 9/12 slope	63.36 SQ @	13.63 =	863.60
Additional charge for steep roof - 7/12 to 9/12 slope	63.36 SQ @	44.89 =	2,844.23
R&R Gutter / downspout - aluminum - up to 5"	513.51 LF @	5.98 =	3,070.79
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,047.68 SF @	0.86 =	1,761.00
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00

Inner 5
Main Level
217-219 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	74.22 SQ @	57.06 =	4,234.99
Laminated - comp. shingle rfg. - w/ felt	85.67 SQ @	243.14 =	20,829.80
R&R Ridge cap - composition shingles	551.36 LF @	7.56 =	4,168.28
R&R Continuous ridge vent - shingle-over style	166.14 LF @	9.88 =	1,641.46
Asphalt starter - universal starter course	394.28 LF @	2.05 =	808.27
R&R Drip edge/gutter apron	535.79 LF @	2.65 =	1,419.84
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	5,867.00 SF @	1.77 =	10,384.59
Remove Additional charge for steep roof - 7/12 to 9/12 slope	74.22 SQ @	13.63 =	1,011.62
Additional charge for steep roof - 7/12 to 9/12 slope	74.22 SQ @	44.89 =	3,331.74

CONTINUED - 217-219 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
R&R Gutter / downspout - aluminum - up to 5"	534.28 LF @	5.98 =	3,195.00
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,678.97 SF @	0.86 =	2,303.91
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00

Inner 6

Main Level

213-215 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	61.83 SQ @	57.06 =	3,528.02
Laminated - comp. shingle rfg. - w/ felt	71.33 SQ @	243.14 =	17,343.18
R&R Ridge cap - composition shingles	351.86 LF @	7.56 =	2,660.07
R&R Continuous ridge vent - shingle-over style	122.96 LF @	9.88 =	1,214.85
Asphalt starter - universal starter course	344.79 LF @	2.05 =	706.82
R&R Drip edge/gutter apron	449.44 LF @	2.65 =	1,191.02
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,581.81 SF @	1.77 =	8,109.80
Remove Additional charge for steep roof - 7/12 to 9/12 slope	61.83 SQ @	13.63 =	842.74
Additional charge for steep roof - 7/12 to 9/12 slope	61.83 SQ @	44.89 =	2,775.55
R&R Gutter / downspout - aluminum - up to 5"	484.79 LF @	5.98 =	2,899.05
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,247.22 SF @	0.86 =	1,932.61
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00

Inner 7

Main Level

209-211 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	81.15 SQ @	57.06 =	4,630.42
Laminated - comp. shingle rfg. - w/ felt	93.33 SQ @	243.14 =	22,692.26
R&R Ridge cap - composition shingles	534.25 LF @	7.56 =	4,038.93
R&R Continuous ridge vent - shingle-over style	230.43 LF @	9.88 =	2,276.65
Asphalt starter - universal starter course	436.40 LF @	2.05 =	894.62
R&R Drip edge/gutter apron	670.43 LF @	2.65 =	1,776.64
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	7,071.81 SF @	1.77 =	12,517.10
Remove Additional charge for steep roof - 7/12 to 9/12 slope	81.15 SQ @	13.63 =	1,106.07
Additional charge for steep roof - 7/12 to 9/12 slope	81.15 SQ @	44.89 =	3,642.82
R&R Gutter / downspout - aluminum - up to 5"	576.40 LF @	5.98 =	3,446.88
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	3,352.15 SF @	0.86 =	2,882.85
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00

Inner 8

Main Level

205-207 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	73.54 SQ @	57.06 =	4,196.19
Laminated - comp. shingle rfg. - w/ felt	84.67 SQ @	243.14 =	20,586.66
R&R Ridge cap - composition shingles	460.98 LF @	7.56 =	3,485.01
R&R Continuous ridge vent - shingle-over style	161.22 LF @	9.88 =	1,592.85
Asphalt starter - universal starter course	379.11 LF @	2.05 =	777.18
R&R Drip edge/gutter apron	516.52 LF @	2.65 =	1,368.78
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	5,414.39 SF @	1.77 =	9,583.47
Remove Additional charge for steep roof - 7/12 to 9/12 slope	73.54 SQ @	13.63 =	1,002.35
Additional charge for steep roof - 7/12 to 9/12 slope	73.54 SQ @	44.89 =	3,301.21
R&R Gutter / downspout - aluminum - up to 5"	519.11 LF @	5.98 =	3,104.27
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00

CONTINUED - 205-207 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,582.62 SF @	0.86 =	2,221.05
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

HVAC

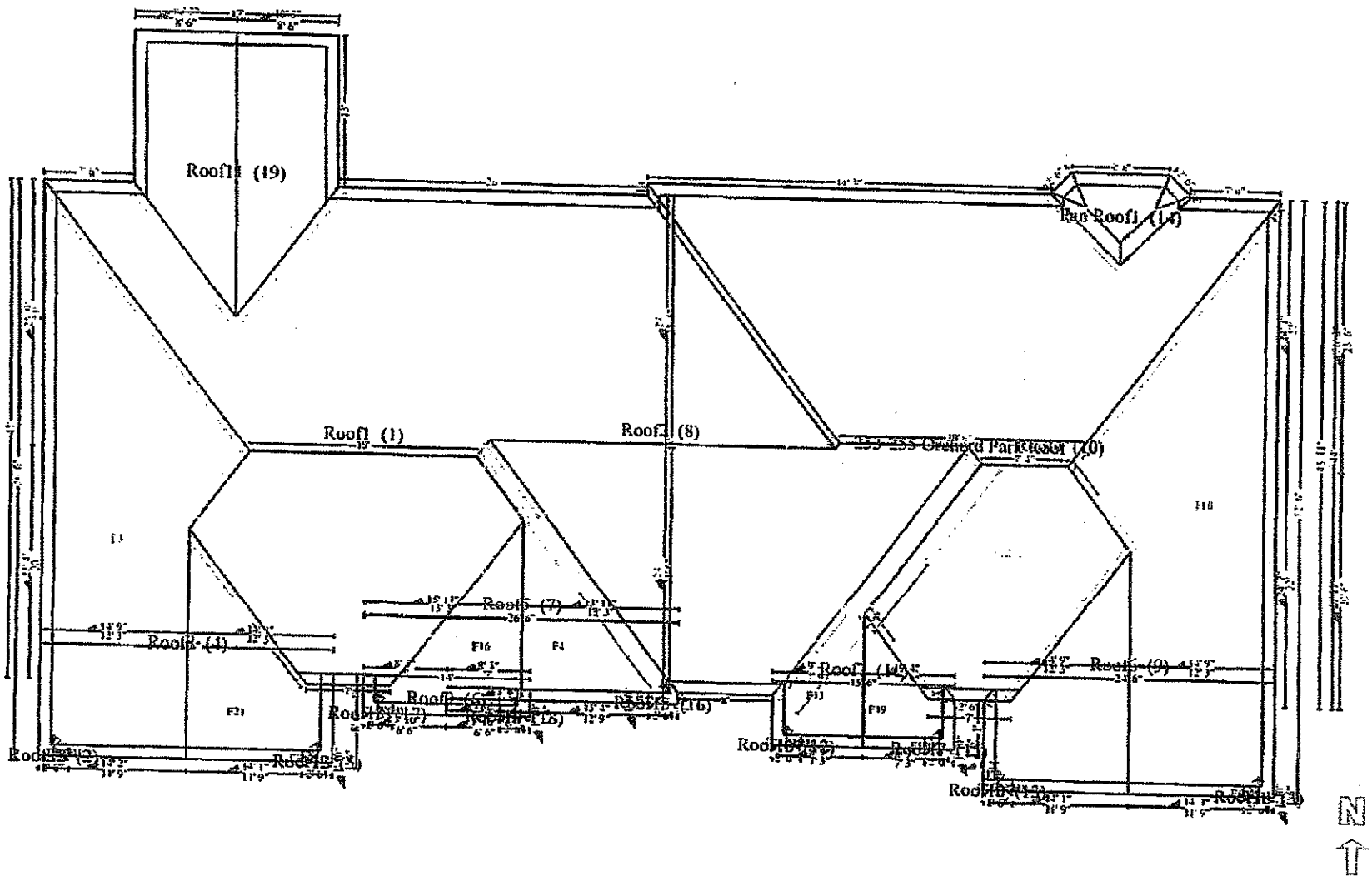
DESCRIPTION	QTY	UNIT PRICE	TOTAL
Comb and straighten a/c condenser fins - with trip charge	1.00 EA @	155.88 =	155.88
Comb and straighten a/c condenser fins - w/out trip charge	15.00 EA @	66.78 =	1,001.70

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
7,032.05 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
55,752.27 Surface Area	557.52 Number of Squares	8,237.96 Total Perimeter Length
1,428.36 Total Ridge Length	2,250.64 Total Hip Length	

Summary for Dwelling

Line Item Total	413,058.11
Material Sales Tax	8,174.82
Subtotal	421,232.93
Overhead	42,123.36
Profit	42,123.36
Replacement Cost Value	**$505,479.65**
Net Claim	**$505,479.65**

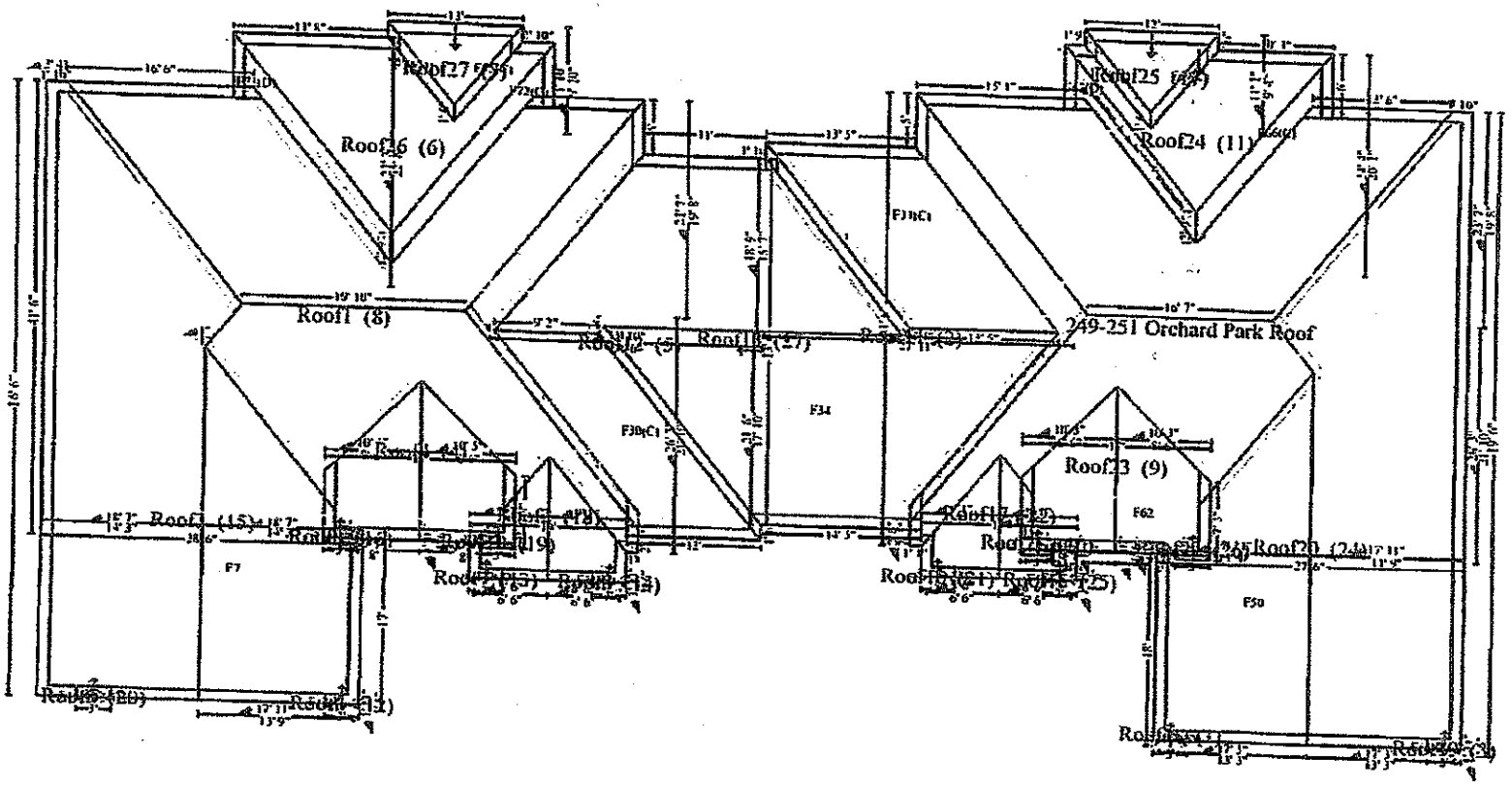


ADAMSGROVEINNER

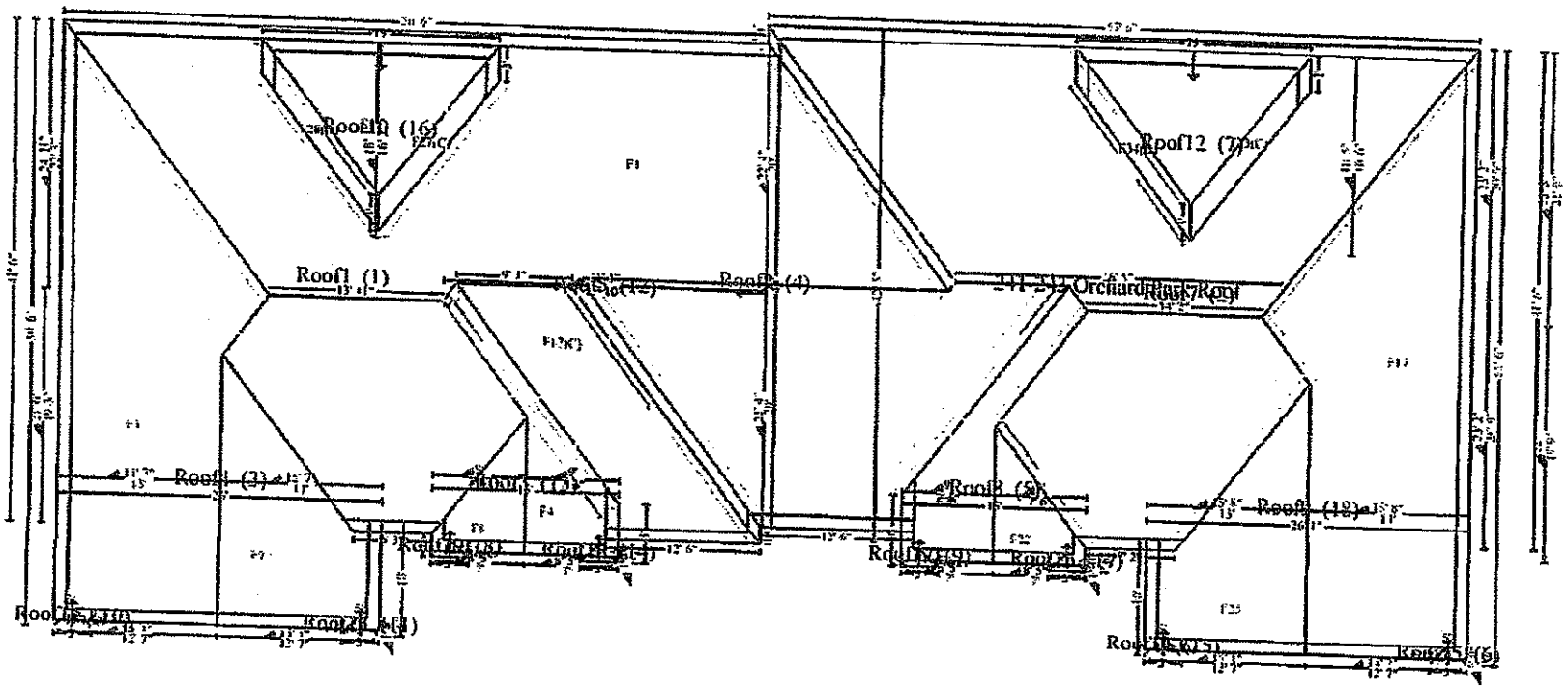
Main Level

8/22/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 32 of 109



Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 33 of 109

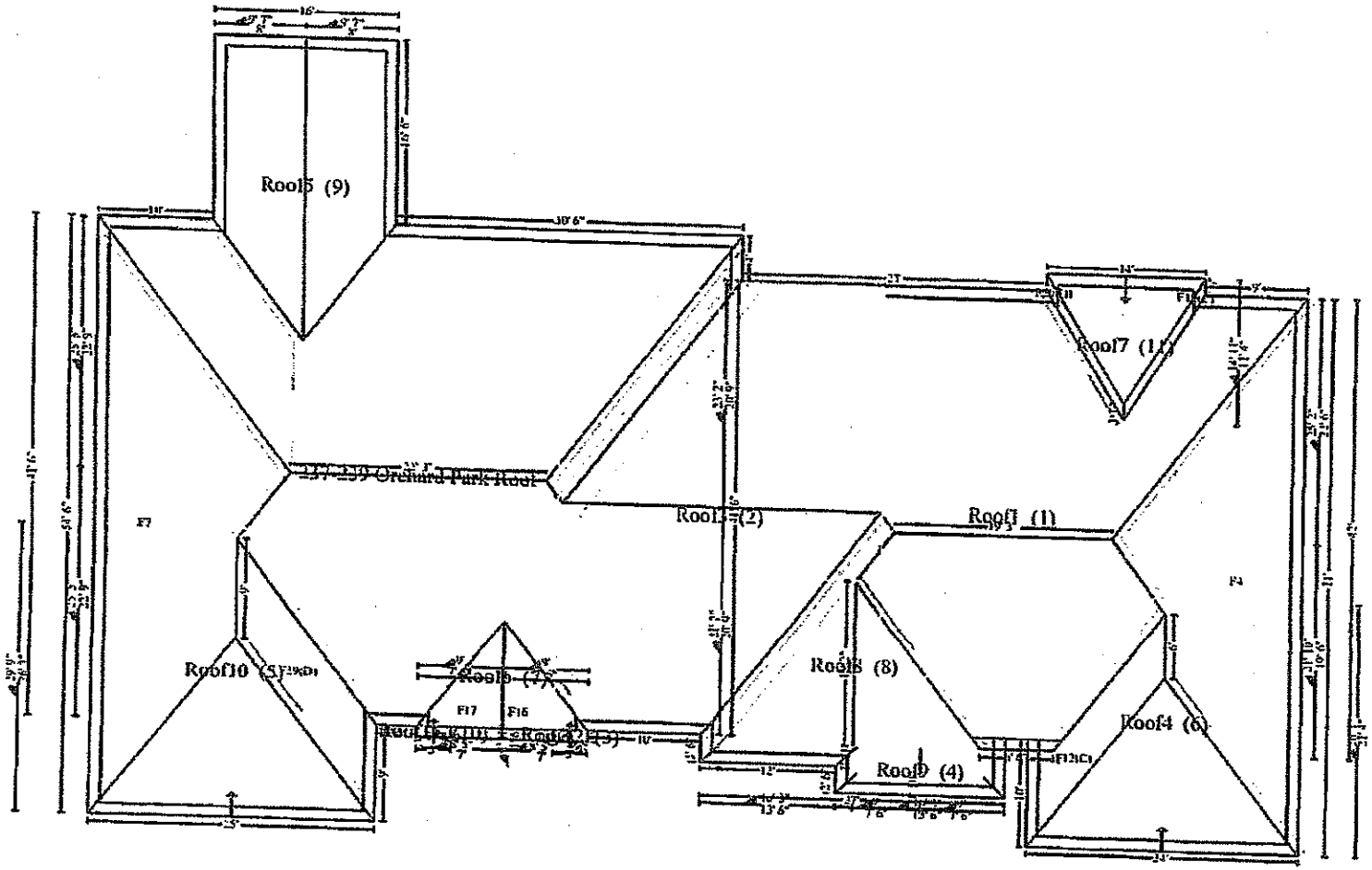


ADAMSGROVEINNER

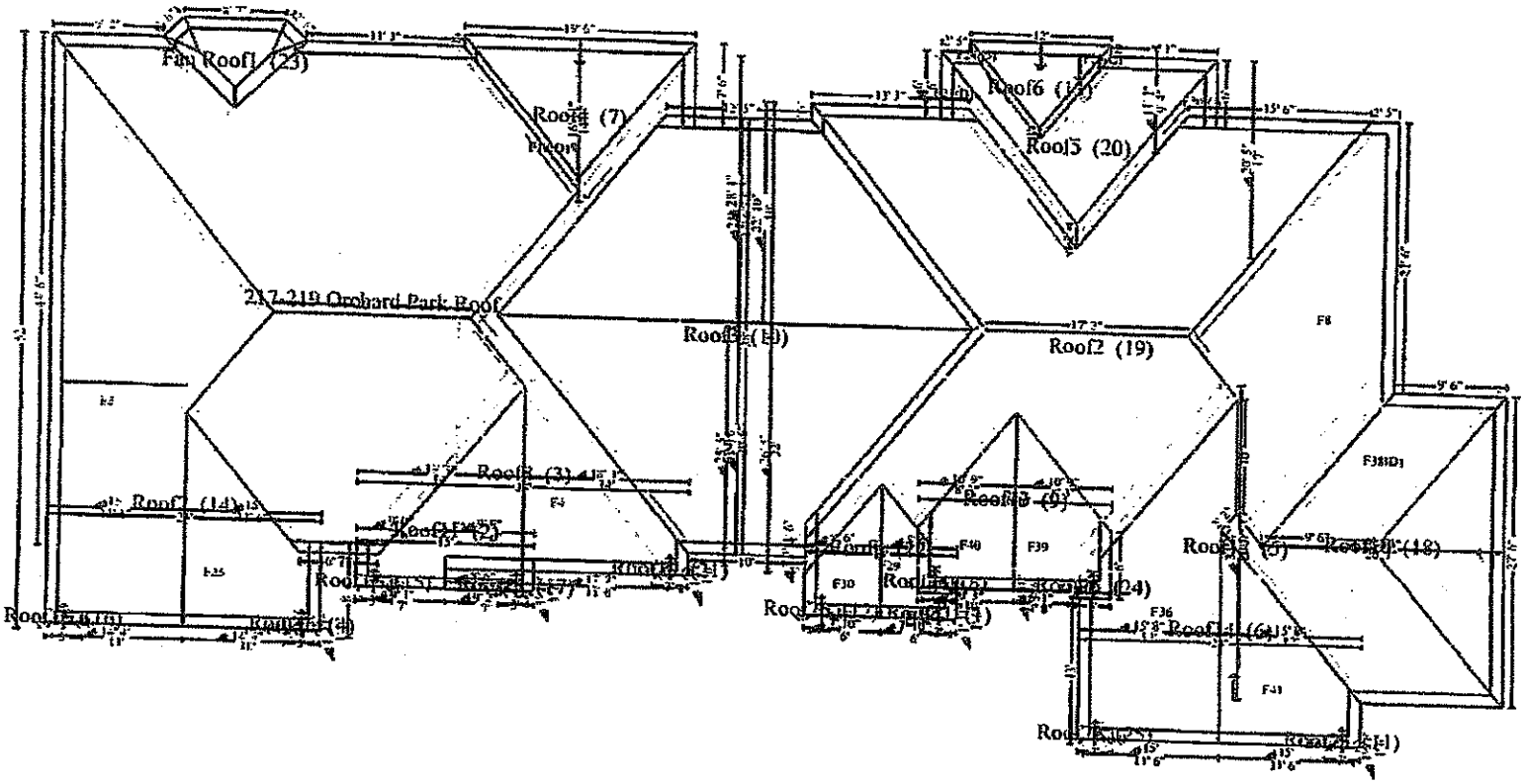
Main Level

8/22/2016

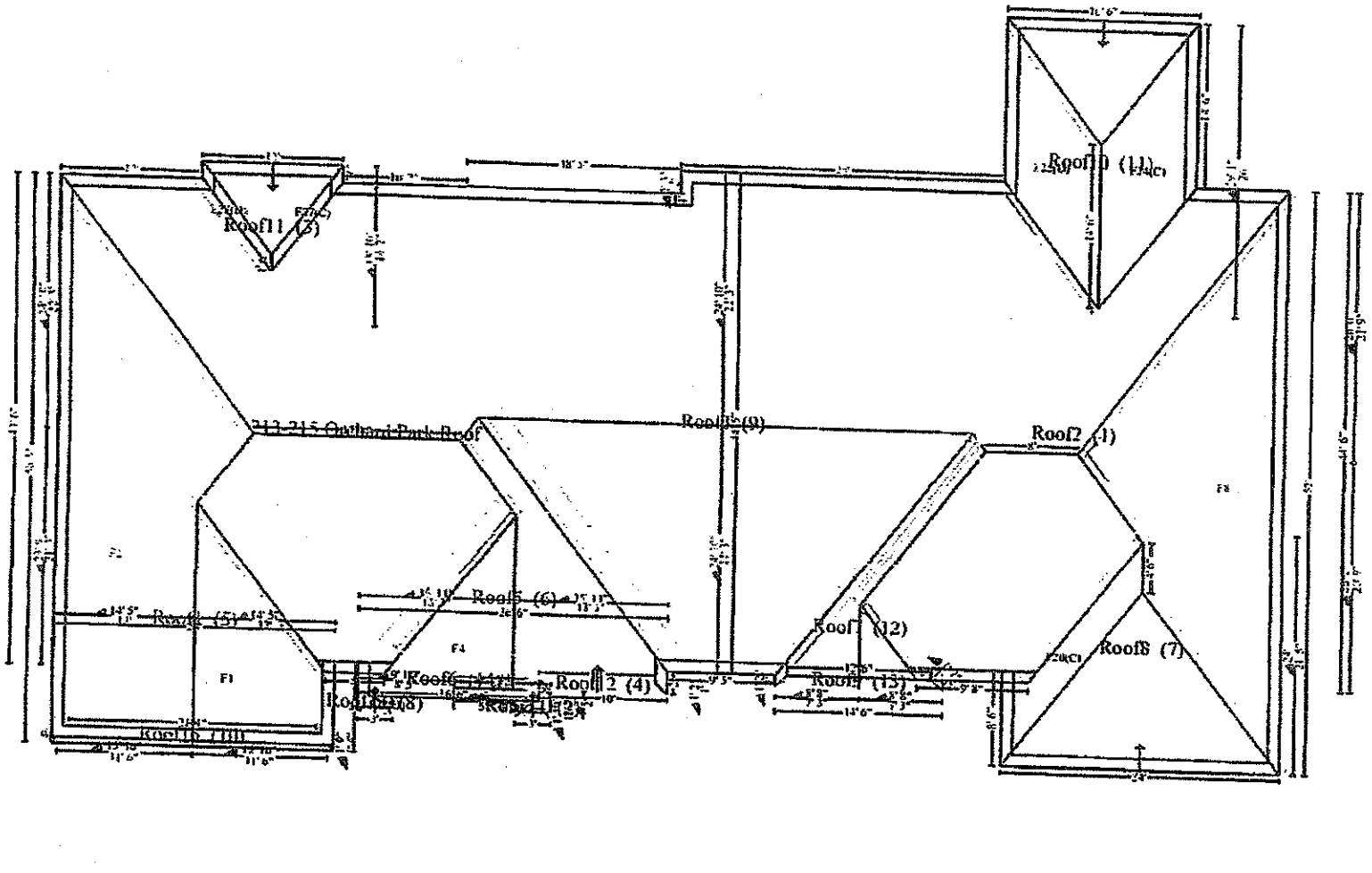
Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 34 of 109



Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 35 of 109



Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 36 of 109

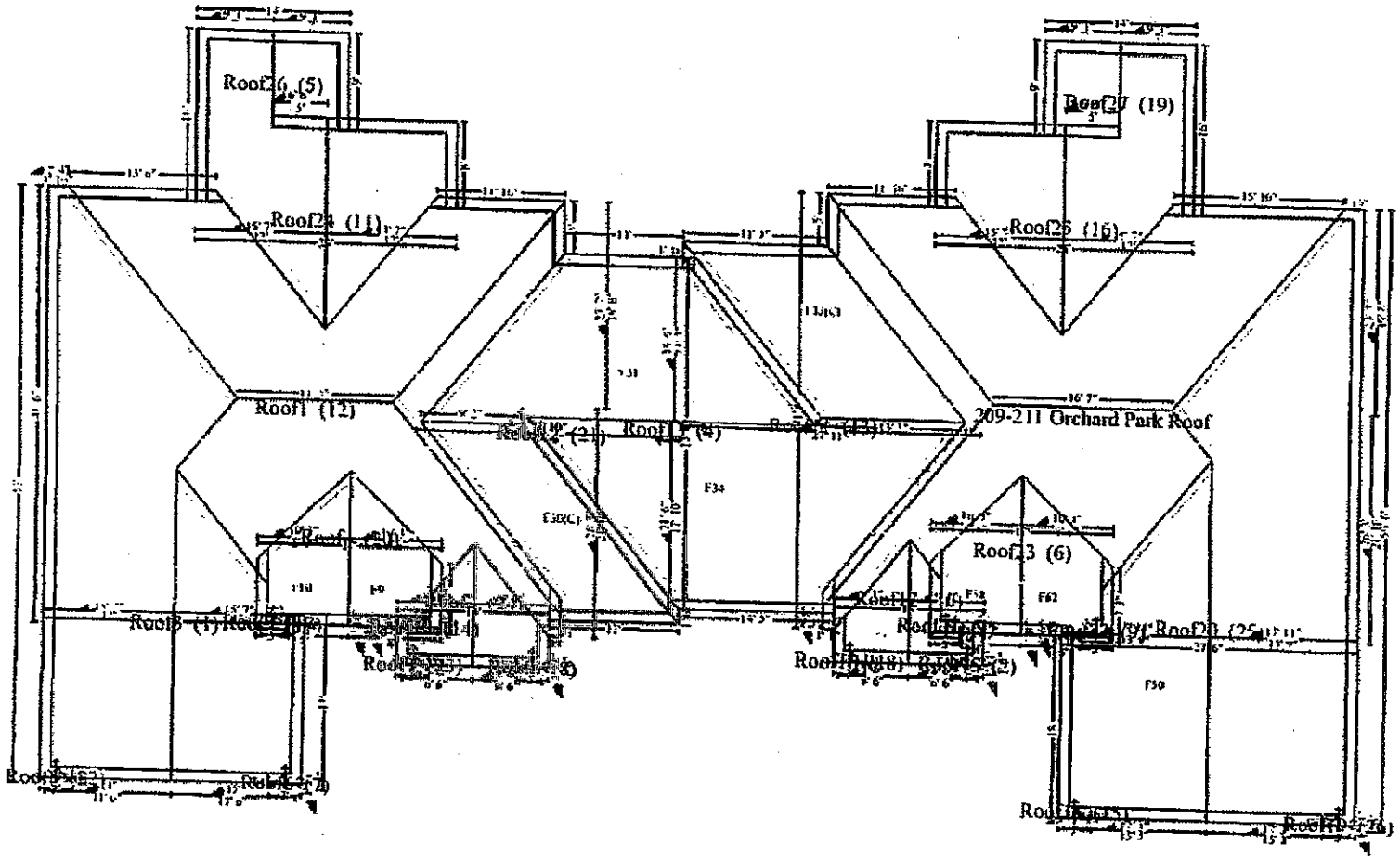


ADAMSGROVEINNER

Main Level

8/22/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 37 of 109

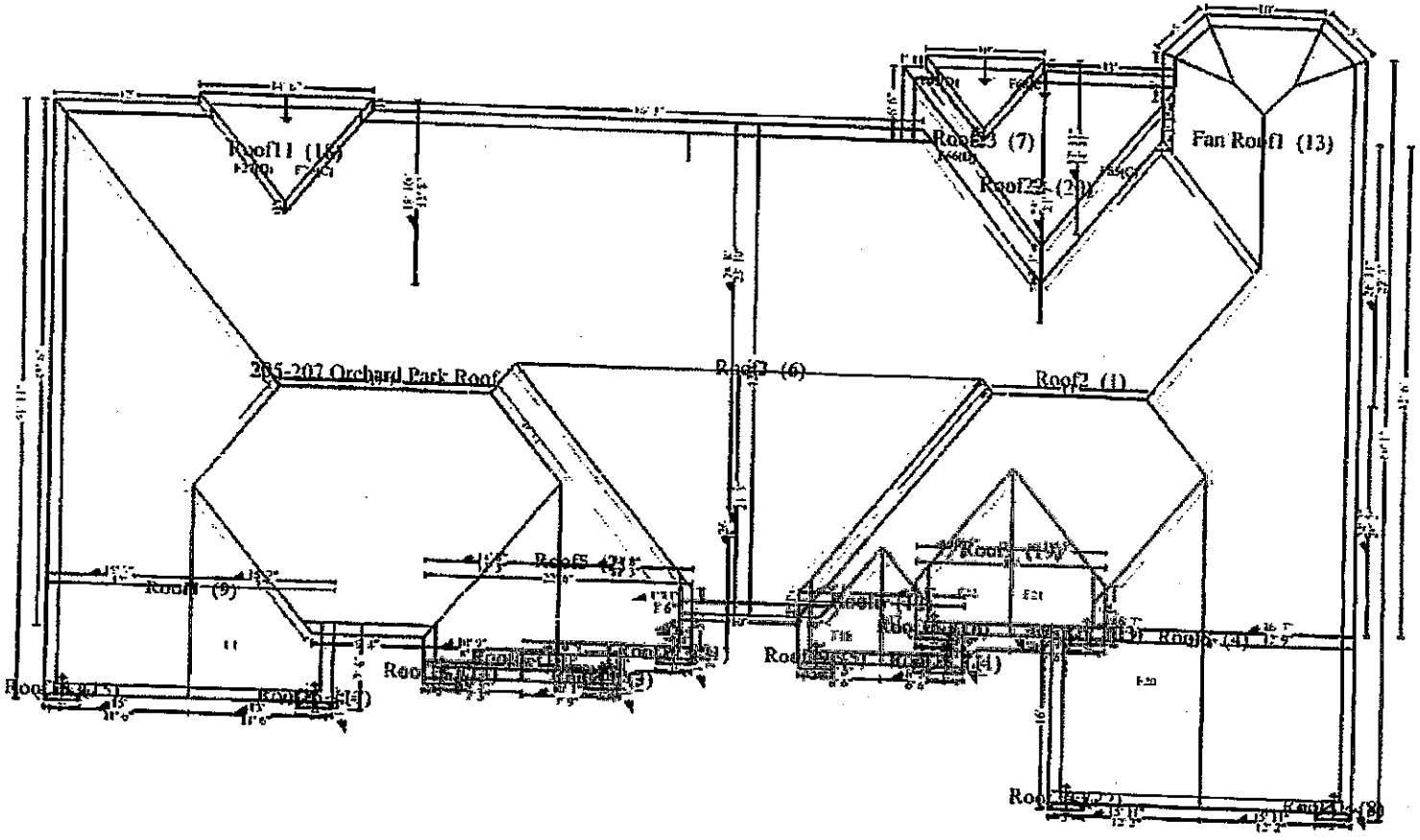


ADAMSGROVEINNER

Main Level

8/22/2016 Page: 15

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 38 of 109



ADAMSGROVEINNER

Main Level

8/22/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 39 of 109

Sketch Roof Annotations

Inner 1 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	430.82	4.31	6.00
F3	656.09	6.56	8.00
F4	169.14	1.69	8.00
F6	590.12	5.90	6.00
F9	19.76	0.20	8.00
F10	691.86	6.92	8.00
F12	324.11	3.24	6.00
F13	123.66	1.24	8.00
F16	128.35	1.28	8.00
F18	200.31	2.00	8.00
F19	68.58	0.69	8.00
F25	1.88	0.02	8.00
F27	190.69	1.91	8.00
F29	32.70	0.33	6.00
F31	9.64	0.10	6.00
F33	9.68	0.10	6.00
F36	1.28	0.01	8.00
F37	1.88	0.02	8.00
F38	1.31	0.01	8.00
F42	1.31	0.01	8.00
F43	1.88	0.02	8.00
F44	1.31	0.01	8.00
F46	1.88	0.02	8.00
F47	1.31	0.01	8.00
F49	1.88	0.02	8.00
F52	1.88	0.02	8.00
F53	1.31	0.01	8.00
F55	1.31	0.01	8.00
F57	1.31	0.01	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**6,106.25**	**61.06**	

Inner 2 - Main Level

Inner 2 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	403.67	4.04	8.00
F3	939.12	9.39	10.00
F4	122.51	1.23	10.00
F5	67.36	0.67	10.00
F6	62.73	0.63	10.00
F7	441.52	4.42	10.00
F9	107.42	1.07	8.00
F11	2.93	0.03	10.00
F12	1.46	0.01	10.00
F13	1.46	0.01	10.00
F14	2.93	0.03	10.00
F15	1.46	0.01	10.00
F17	2.93	0.03	10.00
F19	1.46	0.01	10.00
F21	1.46	0.01	10.00
F25	1.35	0.01	8.00
F26	2.70	0.03	8.00
F27	1.35	0.01	8.00
F30	210.84	2.11	8.00
F32	24.99	0.25	10.00
F33	264.81	2.65	8.00
F34	574.81	5.75	8.00
F38	351.42	3.51	8.00
F39	121.84	1.22	10.00
F40	962.88	9.63	10.00
F41	2.93	0.03	10.00
F42	1.46	0.01	10.00
F43	56.77	0.57	10.00
F46	1.46	0.01	10.00
F49	2.93	0.03	10.00
F50	458.34	4.58	10.00
F51	1.49	0.01	10.00
F52	2.93	0.03	10.00
F53	1.46	0.01	10.00
F57	2.70	0.03	8.00
F58	112.52	1.13	8.00
F59	1.35	0.01	8.00
F60	2.70	0.03	8.00
F65	162.25	1.62	8.00
F66	47.94	0.48	10.00
F67	47.94	0.48	10.00
F68	54.08	0.54	8.00
F69	11.72	0.12	10.00
F73	55.99	0.56	10.00
F74	53.77	0.54	8.00
F75	11.68	0.12	10.00

Inner 2 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F76	11.68	0.12	10.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**8,089.17**	**80.89**	

Inner 3 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	353.22	3.53	6.00
F3	667.72	6.68	8.00
F4	108.77	1.09	8.00
F6	557.51	5.58	6.00
F9	228.24	2.28	8.00
F12	221.72	2.22	6.00
F14	800.47	8.00	6.00
F17	688.50	6.89	8.00
F18	35.07	0.35	6.00
F20	126.21	1.26	8.00
F25	228.88	2.29	8.00
F26	134.54	1.35	6.00
F27	34.19	0.34	8.00
F28	34.19	0.34	8.00
F29	2.95	0.03	6.93
F32	134.54	1.35	6.00
F35	2.95	0.03	6.93
F36	1.19	0.01	8.00
F38	2.95	0.03	6.93
F40	1.19	0.01	8.00
F41	2.95	0.03	6.93
F44	2.70	0.03	8.00
F45	1.37	0.01	8.00
F47	2.70	0.03	8.00
F49	1.37	0.01	8.00
F50	2.70	0.03	8.00
F51	1.37	0.01	8.00

Inner 3 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F55	1.37	0.01	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**6,146.54**	**61.47**	

Inner 4 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	408.15	4.08	6.00
F3	169.89	1.70	8.00
F4	542.89	5.43	8.00
F5	907.70	9.08	6.00
F6	977.62	9.78	6.00
F7	601.73	6.02	8.00
F8	78.42	0.78	8.00
F11	214.66	2.15	6.00
F15	209.92	2.10	8.00
F16	54.22	0.54	8.00
F18	91.31	0.91	6.00
F19	13.67	0.14	10.00
F20	13.67	0.14	10.00
F21	130.82	1.31	8.00
F23	27.02	0.27	8.00
F24	232.92	2.33	6.00
F26	22.49	0.22	8.00
F27	29.58	0.30	8.00
F30	2.70	0.03	8.00
F32	1.36	0.01	8.00
F34	1.35	0.01	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**6,336.26**	**63.36**	

Inner 5 - Main Level

Inner 5 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	485.57	4.86	8.00
F3	747.59	7.48	10.00
F4	288.70	2.89	10.00
F5	608.46	6.08	8.00
F6	414.39	4.14	8.00
F7	57.01	0.57	10.00
F8	475.02	4.75	10.00
F9	555.14	5.55	8.00
F10	598.36	5.98	8.00
F11	37.50	0.37	8.00
F12	4.44	0.04	8.00
F13	9.90	0.10	8.00
F14	4.44	0.04	8.00
F15	9.90	0.10	8.00
F16	142.81	1.43	8.00
F18	12.69	0.13	10.00
F20	38.67	0.39	10.00
F21	38.64	0.39	10.00
F22	54.08	0.54	8.00
F23	7.79	0.08	10.00
F24	7.79	0.08	10.00
F25	183.56	1.84	10.00
F28	161.16	1.61	10.00
F29	59.86	0.60	10.00
F32	203.36	2.03	8.00
F33	29.26	0.29	10.00
F36	348.80	3.49	10.00
F38	156.99	1.57	8.00
F39	114.73	1.15	10.00
F40	114.72	1.15	10.00
F45	1.46	0.01	10.00
F47	1.46	0.01	10.00
F49	2.93	0.03	10.00
F51	1.46	0.01	10.00
F52	2.93	0.03	10.00
F55	2.93	0.03	10.00
F58	2.93	0.03	10.00
F60	1.46	0.01	10.00
F61	2.93	0.03	10.00
F64	2.93	0.03	10.00
F67	2.93	0.03	10.00
F68	1.46	0.01	10.00
F70	3.27	0.03	8.00
F73	3.25	0.03	8.00
F74	1.18	0.01	10.00
	0.00	0.00	0.00

Inner 5 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**7,421.59**	**74.22**	

Inner 6 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	640.38	6.40	8.00
F3	194.52	1.95	8.00
F4	135.60	1.36	8.00
F5	2,027.86	20.28	6.00
F6	366.59	3.67	6.00
F7	36.33	0.36	8.00
F8	572.61	5.73	8.00
F10	648.22	6.48	6.00
F15	29.29	0.29	8.00
F18	50.62	0.51	8.00
F22	16.06	0.16	8.00
F24	143.77	1.44	8.00
F25	143.77	1.44	8.00
F26	53.67	0.54	6.00
F27	10.58	0.11	8.00
F29	11.97	0.12	8.00
F30	2.70	0.03	8.00
F32	1.34	0.01	8.00
F33	2.70	0.03	8.00
F34	1.34	0.01	8.00
F36	40.00	0.40	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**6,183.19**	**61.83**	

Inner 7 - Main Level

Inner 7 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	352.13	3.52	8.00
F3	847.30	8.47	10.00
F4	122.51	1.23	10.00
F5	67.36	0.67	10.00
F6	62.73	0.63	10.00
F7	346.63	3.47	10.00
F9	107.42	1.07	8.00
F11	2.93	0.03	10.00
F13	1.46	0.01	10.00
F14	2.93	0.03	10.00
F17	2.93	0.03	10.00
F19	1.46	0.01	10.00
F20	2.93	0.03	10.00
F23	2.70	0.03	8.00
F26	2.70	0.03	8.00
F27	1.35	0.01	8.00
F29	30.09	0.30	10.00
F31	449.33	4.49	8.00
F33	264.81	2.65	8.00
F34	574.83	5.75	8.00
F37	605.40	6.05	8.00
F39	121.84	1.22	10.00
F40	962.88	9.63	10.00
F41	2.93	0.03	10.00
F42	1.46	0.01	10.00
F43	56.77	0.57	10.00
F44	2.93	0.03	10.00
F49	2.93	0.03	10.00
F50	458.34	4.58	10.00
F51	1.49	0.01	10.00
F52	2.93	0.03	10.00
F53	1.46	0.01	10.00
F57	2.70	0.03	8.00
F58	112.52	1.13	8.00
F59	1.35	0.01	8.00
F60	2.70	0.03	8.00
F61	1.35	0.01	8.00
F66	269.23	2.69	10.00
F67	269.23	2.69	10.00
F68	196.33	1.96	10.00
F69	82.01	0.82	10.00
F72	82.01	0.82	10.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00

Inner 7 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**8,115.26**	**81.15**	

Inner 8 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	768.46	7.68	10.00
F3	227.26	2.27	10.00
F4	144.01	1.44	10.00
F5	2,111.47	21.11	8.00
F6	327.19	3.27	8.00
F7	45.99	0.46	10.00
F8	995.00	9.95	10.00
F10	582.67	5.83	8.00
F15	37.33	0.37	10.00
F18	59.82	0.60	10.00
F22	102.08	1.02	10.00
F25	78.97	0.79	8.00
F26	9.44	0.09	10.00
F28	2.93	0.03	10.00
F29	2.92	0.03	10.00
F31	1.45	0.01	10.00
F32	2.93	0.03	10.00
F35	1.46	0.01	10.00
F36	2.93	0.03	10.00
F37	1.46	0.01	10.00
F39	1.46	0.01	10.00
F41	2.93	0.03	10.00
F44	2.93	0.03	10.00
F45	1.46	0.01	10.00
F47	2.93	0.03	10.00
F50	2.93	0.03	10.00
F52	1.51	0.02	10.00
F53	2.93	0.03	10.00
F56	2.93	0.03	10.00
F59	120.23	1.20	10.00
F62	19.74	0.20	10.00
F63	67.18	0.67	10.00
F64	177.89	1.78	8.00
F66	55.99	0.56	10.00

Inner 8 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F67	37.56	0.38	8.00
F69	6.56	0.07	10.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	7,354.01	73.54	

Insured: Adams Grove - Front Road
Property: 161 Nesbit Rd
Newcastle, PA 16105

Claim Number: **Policy Number:** **Type of Loss:** <NONE>

Date of Loss:
Date Inspected:

Date Received:
Date Entered: 7/31/2016 2:16 PM

Price List: PAPB8X_AUG16
Restoration/Service/Remodel
Estimate: ADAMSGROVEFRONTROAD

ADAMSGROVEFRONTROAD

Roadside 1

Main Level

141-145 Nesbitt Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	75.17 SQ @	57.06 =	4,289.20
Laminated - comp. shingle rfg. - w/ felt	86.67 SQ @	243.14 =	21,072.94
R&R Ridge cap - composition shingles	367.40 LF @	7.56 =	2,777.54
R&R Continuous ridge vent - shingle-over style	146.16 LF @	9.88 =	1,444.06
Asphalt starter - universal starter course	341.47 LF @	2.05 =	700.01
R&R Drip edge/gutter apron	479.78 LF @	2.65 =	1,271.42
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,969.40 SF @	1.77 =	8,795.84
Remove Additional charge for steep roof - 7/12 to 9/12 slope	75.17 SQ @	13.63 =	1,024.57
Additional charge for steep roof - 7/12 to 9/12 slope	75.17 SQ @	44.89 =	3,374.38
R&R Gutter / downspout - aluminum - up to 5"	481.47 LF @	5.98 =	2,879.19
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,398.89 SF @	0.86 =	2,063.05
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00

Roadside 3

Main Level

161-169 Nesbitt Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	126.27 SQ @	57.06 =	7,204.97
Laminated - comp. shingle rfg. - w/ felt	145.33 SQ @	243.14 =	35,335.54
R&R Ridge cap - composition shingles	477.47 LF @	7.56 =	3,609.67
R&R Continuous ridge vent - shingle-over style	274.48 LF @	9.88 =	2,711.86
Asphalt starter - universal starter course	501.00 LF @	2.05 =	1,027.05
R&R Drip edge/gutter apron	833.67 LF @	2.65 =	2,209.22
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	8,421.00 SF @	1.77 =	14,905.17
Remove Additional charge for steep roof - 7/12 to 9/12 slope	126.27 SQ @	13.63 =	1,721.06

CONTINUED - 161-169 Nesbitt Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Additional charge for steep roof - 7/12 to 9/12 slope	126.27 SQ @	44.89 =	5,668.26
R&R Gutter / downspout - aluminum - up to 5"	641.00 LF @	5.98 =	3,833.18
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	4,168.33 SF @	0.86 =	3,584.76
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00

Roadside 2

Main Level

151-159 Nesbitt Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	128.94 SQ @	57.06 =	7,357.32
Laminated - comp. shingle rfg. - w/ felt	148.33 SQ @	243.14 =	36,064.96
R&R Ridge cap - composition shingles	546.00 LF @	7.56 =	4,127.76
R&R Continuous ridge vent - shingle-over style	275.17 LF @	9.88 =	2,718.68
Asphalt starter - universal starter course	492.18 LF @	2.05 =	1,008.97
R&R Drip edge/gutter apron	784.88 LF @	2.65 =	2,079.93
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	8,211.54 SF @	1.77 =	14,534.43
Remove Additional charge for steep roof - 7/12 to 9/12 slope	128.94 SQ @	13.63 =	1,757.45
Additional charge for steep roof - 7/12 to 9/12 slope	128.94 SQ @	44.89 =	5,788.12
R&R Gutter / downspout - aluminum - up to 5"	632.18 LF @	5.98 =	3,780.44
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	3,924.38 SF @	0.86 =	3,374.97
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00

HVAC

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Comb and straighten a/c condenser fins - w/out trip charge	13.00 EA @	66.78 =	868.14

Sign

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Stucco patch / small repair - ready for color	5.00 EA @	149.46 =	747.30
Stucco color coat (Redash) - Synthetic	96.00 SF @	2.70 =	259.20
Stucco Plasterer - per hour - Detach and reset letters	4.00 HR @	44.73 =	178.92

General Conditions Of Construction

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Dumpster load - Approx. 12 yards, 1-3 tons of debris	23.00 EA @	375.00 =	8,625.00
Temporary toilet (per month)	4.00 MO @	119.37 =	477.48
Telehandler/forklift (per week) - no operator	3.00 WK @	795.00 =	2,385.00
R&R Temporary fencing	200.00 LF @	6.04 =	1,208.00
Temporary construction office - portable (trailer)	1.00 MO @	279.08 =	279.08
Warning sign, 4' x 4' on a 6' post (per day)	28.00 DA @	2.36 =	66.08
Flasher barricade (per day)	28.00 DA @	0.79 =	22.12

Labor Minimums Applied

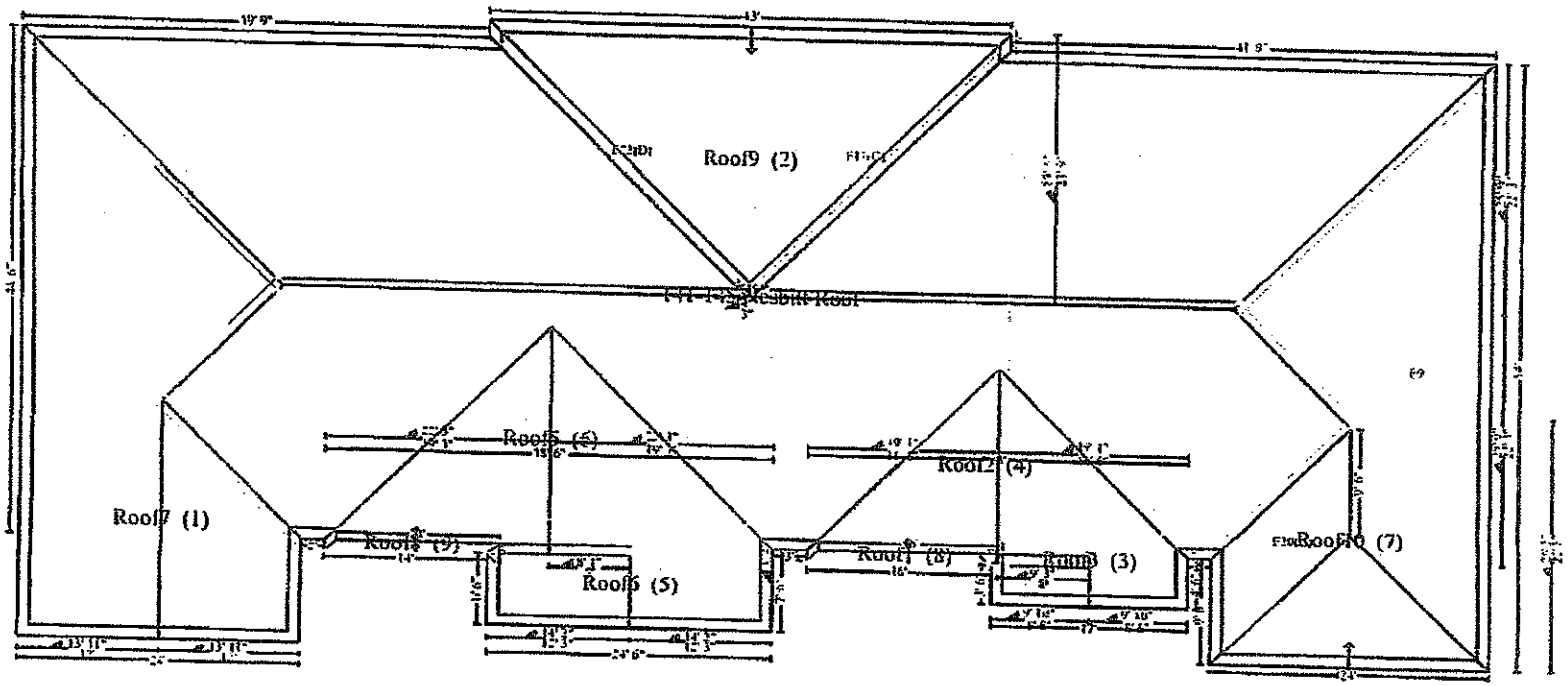
DESCRIPTION	QTY	UNIT PRICE	TOTAL
Electrical labor minimum	1.00 EA @	42.53 =	42.53

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
4,315.35 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
33,037.60 Surface Area	330.38 Number of Squares	4,196.64 Total Perimeter Length
773.13 Total Ridge Length	617.74 Total Hip Length	

Summary for Dwelling

Line Item Total	234,322.72
Material Sales Tax	4,449.13
Subtotal	238,771.85
Overhead	23,877.27
Profit	23,877.27
Replacement Cost Value	**$286,526.39**
Net Claim	**$286,526.39**

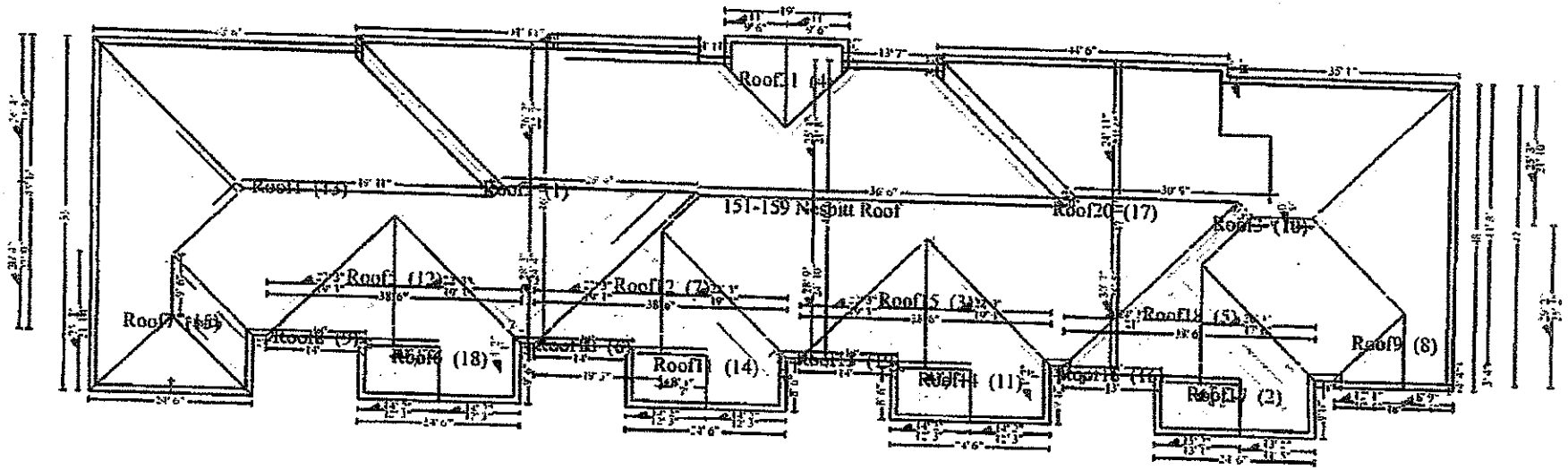


ADAMSGROVEFRONTROAD

Main Level

8/22/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 55 of 109



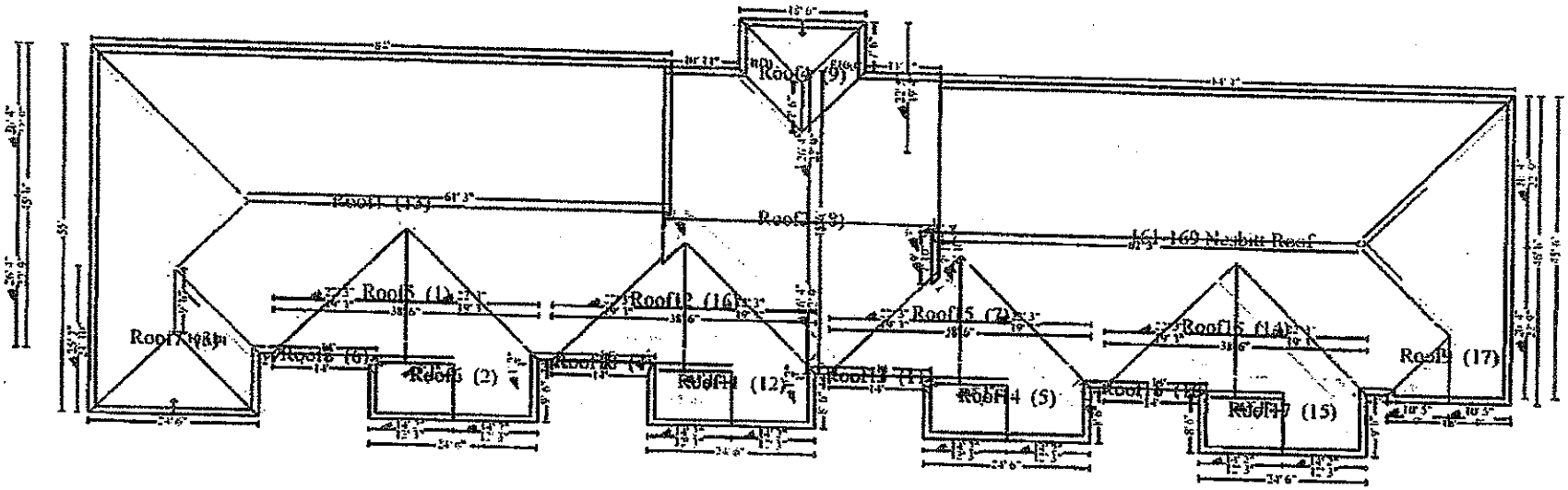
N

ADAMSGROVEFRONTROAD

Main Level

8/22/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 56 of 109



N

Main Level

ADAMSGROVEFRONTROAD

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 57 of 109

Sketch Roof Annotations

Roadside 1 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	211.18	2.11	7.00
F3	176.61	1.77	7.00
F5	43.77	0.44	7.00
F7	1,607.77	16.08	7.00
F8	788.47	7.88	7.00
F9	705.11	7.05	7.00
F10	215.33	2.15	7.00
F12	328.97	3.29	7.00
F13	236.79	2.37	7.00
F16	586.09	5.86	7.00
F17	39.03	0.39	7.00
F19	16.21	0.16	7.00
F20	131.98	1.32	7.00
F22	39.03	0.39	7.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	7,516.69	75.17	

Roadside 2 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	1,215.48	12.15	7.00
F3	733.91	7.34	7.00
F4	2,083.06	20.83	7.00
F6	509.12	5.09	7.00
F8	622.35	6.22	7.00
F12	357.33	3.57	7.00
F13	236.79	2.37	7.00
F19	16.21	0.16	7.00
F21	1,531.66	15.32	7.00
F23	134.15	1.34	7.00
F25	243.63	2.44	7.00
F27	357.33	3.57	7.00
F28	134.15	1.34	7.00
F31	16.79	0.17	7.00
F32	310.41	3.10	7.00
F33	144.15	1.44	7.00
F36	80.63	0.81	7.00
F37	79.23	0.79	7.00
F43	75.14	0.75	7.00
F45	101.61	1.02	7.00
	0.00	0.00	0.00
	0.00	0.00	0.00

Roadside 2 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**12,894.25**	**128.94**	

Roadside 3 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	1,136.34	11.36	7.00
F3	733.91	7.34	7.00
F4	966.13	9.66	7.00
F5	637.23	6.37	7.00
F6	1,133.92	11.34	7.00
F7	1,914.84	19.15	7.00
F8	656.49	6.56	7.00
F9	99.06	0.99	7.00
F10	80.32	0.80	7.00
F11	80.32	0.80	7.00
F12	357.33	3.57	7.00
F13	236.79	2.37	7.00
F15	134.15	1.34	7.00
F18	134.73	1.35	7.00
F19	16.21	0.16	7.00
F22	335.05	3.35	7.00
F23	134.15	1.34	7.00
F27	335.05	3.35	7.00
F28	134.15	1.34	7.00
F30	233.05	2.33	7.00
F32	357.28	3.57	7.00
F35	236.79	2.37	7.00
F36	57.31	0.57	7.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**12,626.65**	**126.27**	

Insured: Grove - Outter Loop
Property: 161 Nesbit Rd
Newcastle, PA

Claim Number: **Policy Number:** **Type of Loss:**

Date of Loss:
Date Inspected:

Date Received:
Date Entered: 7/31/2016 1:16 PM

Price List: TRAINING
Restoration/Service/Remodel
Estimate: ADAMSGROVEOUTTER

ADAMSGROVEOUTTER

Outter 1

Main Level

250-252 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	62.13 SQ @	57.06 =	3,545.14
Laminated - comp. shingle rfg. - w/ felt	71.67 SQ @	243.14 =	17,425.84
R&R Ridge cap - composition shingles	355.85 LF @	7.56 =	2,690.23
R&R Continuous ridge vent - shingle-over style	135.92 LF @	9.88 =	1,342.89
Asphalt starter - universal starter course	344.91 LF @	2.05 =	707.07
R&R Drip edge/gutter apron	461.65 LF @	2.65 =	1,223.37
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,742.02 SF @	1.77 =	8,393.38
Remove Additional charge for steep roof - 7/12 to 9/12 slope	62.13 SQ @	13.63 =	846.83
Additional charge for steep roof - 7/12 to 9/12 slope	62.13 SQ @	44.89 =	2,789.02
R&R Gutter / downspout - aluminum - up to 5"	484.91 LF @	5.98 =	2,899.77
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,308.23 SF @	0.86 =	1,985.08
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Outter 3

Main Level

242-244 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	58.75 SQ @	57.06 =	3,352.28
Laminated - comp. shingle rfg. - w/ felt	67.67 SQ @	243.14 =	16,453.28
R&R Ridge cap - composition shingles	347.22 LF @	7.56 =	2,624.99
R&R Continuous ridge vent - shingle-over style	127.74 LF @	9.88 =	1,262.07
Asphalt starter - universal starter course	322.77 LF @	2.05 =	661.68
R&R Drip edge/gutter apron	439.45 LF @	2.65 =	1,164.54
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,527.85 SF @	1.77 =	8,014.29
Remove Additional charge for steep roof - 7/12 to 9/12 slope	58.75 SQ @	13.63 =	800.76
Additional charge for steep roof - 7/12 to 9/12 slope	58.75 SQ @	44.89 =	2,637.29
R&R Gutter / downspout - aluminum - up to 5"	462.77 LF @	5.98 =	2,767.37

CONTINUED - 242-244 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,197.26 SF @	0.86 =	1,889.64
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Outter 2

Main Level

246-248 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	59.12 SQ @	57.06 =	3,373.39
Laminated - comp. shingle rfg. - w/ felt	68.00 SQ @	243.14 =	16,533.52
R&R Ridge cap - composition shingles	352.95 LF @	7.56 =	2,668.30
R&R Continuous ridge vent - shingle-over style	130.47 LF @	9.88 =	1,289.05
Asphalt starter - universal starter course	344.89 LF @	2.05 =	707.02
R&R Drip edge/gutter apron	403.82 LF @	2.65 =	1,070.12
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,231.40 SF @	1.77 =	7,489.58
Remove Additional charge for steep roof - 7/12 to 9/12 slope	59.12 SQ @	13.63 =	805.81
Additional charge for steep roof - 7/12 to 9/12 slope	59.12 SQ @	44.89 =	2,653.90
R&R Gutter / downspout - aluminum - up to 5"	484.89 LF @	5.98 =	2,899.65
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,019.12 SF @	0.86 =	1,736.44
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Outter 4
Main Level

238-240 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	66.16 SQ @	57.06 =	3,775.09
Laminated - comp. shingle rfg. - w/ felt	76.33 SQ @	243.14 =	18,558.88
R&R Ridge cap - composition shingles	417.67 LF @	7.56 =	3,157.58
R&R Continuous ridge vent - shingle-over style	150.03 LF @	9.88 =	1,482.29
Asphalt starter - universal starter course	334.29 LF @	2.05 =	685.29
R&R Drip edge/gutter apron	438.68 LF @	2.65 =	1,162.50
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,696.60 SF @	1.77 =	8,312.98
Remove Additional charge for steep roof - 7/12 to 9/12 slope	66.16 SQ @	13.63 =	901.76
Additional charge for steep roof - 7/12 to 9/12 slope	66.16 SQ @	44.89 =	2,969.92
R&R Gutter / downspout - aluminum - up to 5"	474.29 LF @	5.98 =	2,836.25
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,193.42 SF @	0.86 =	1,886.34
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Outter 5
Main Level

234-236 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	70.37 SQ @	57.06 =	4,015.31
Laminated - comp. shingle rfg. - w/ felt	81.00 SQ @	243.14 =	19,694.34
R&R Ridge cap - composition shingles	448.31 LF @	7.56 =	3,389.22
R&R Continuous ridge vent - shingle-over style	165.58 LF @	9.88 =	1,635.93
Asphalt starter - universal starter course	357.34 LF @	2.05 =	732.55
R&R Drip edge/gutter apron	516.66 LF @	2.65 =	1,369.15
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	5,453.69 SF @	1.77 =	9,653.03
Remove Additional charge for steep roof - 7/12 to 9/12 slope	70.37 SQ @	13.63 =	959.14
Additional charge for steep roof - 7/12 to 9/12 slope	70.37 SQ @	44.89 =	3,158.91
R&R Gutter / downspout - aluminum - up to 5"	497.34 LF @	5.98 =	2,974.10
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00

CONTINUED - 234-236 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,583.30 SF @	0.86 =	2,221.64
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Outter 6

Main Level

230-232 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	61.45 SQ @	57.06 =	3,506.34
Laminated - comp. shingle rfg. - w/ felt	70.67 SQ @	243.14 =	17,182.70
R&R Ridge cap - composition shingles	387.25 LF @	7.56 =	2,927.61
R&R Continuous ridge vent - shingle-over style	111.26 LF @	9.88 =	1,099.25
Asphalt starter - universal starter course	358.18 LF @	2.05 =	734.27
R&R Drip edge/gutter apron	429.23 LF @	2.65 =	1,137.46
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,442.07 SF @	1.77 =	7,862.46
Remove Additional charge for steep roof - 7/12 to 9/12 slope	61.45 SQ @	13.63 =	837.56
Additional charge for steep roof - 7/12 to 9/12 slope	61.45 SQ @	44.89 =	2,758.49
R&R Gutter / downspout - aluminum - up to 5"	498.18 LF @	5.98 =	2,979.12
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,146.17 SF @	0.86 =	1,845.71
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Outter 7

Main Level

226-228 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	65.23 SQ @	57.06 =	3,722.02
Laminated - comp. shingle rfg. - w/ felt	75.33 SQ @	243.14 =	18,315.74
R&R Ridge cap - composition shingles	344.17 LF @	7.56 =	2,601.93
R&R Continuous ridge vent - shingle-over style	170.06 LF @	9.88 =	1,680.19
Asphalt starter - universal starter course	332.08 LF @	2.05 =	680.76
R&R Drip edge/gutter apron	489.47 LF @	2.65 =	1,297.10
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	5,002.94 SF @	1.77 =	8,855.20
Remove Additional charge for steep roof - 7/12 to 9/12 slope	65.23 SQ @	13.63 =	889.08
Additional charge for steep roof - 7/12 to 9/12 slope	65.23 SQ @	44.89 =	2,928.17
R&R Gutter / downspout - aluminum - up to 5"	472.08 LF @	5.98 =	2,823.04
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,447.33 SF @	0.86 =	2,104.70
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Outter 8

Main Level

222-224 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	81.06 SQ @	57.06 =	4,625.28
Laminated - comp. shingle rfg. - w/ felt	93.33 SQ @	243.14 =	22,692.26
R&R Ridge cap - composition shingles	637.53 LF @	7.56 =	4,819.73
R&R Continuous ridge vent - shingle-over style	200.44 LF @	9.88 =	1,980.35
Asphalt starter - universal starter course	471.47 LF @	2.05 =	966.51
R&R Drip edge/gutter apron	629.39 LF @	2.65 =	1,667.88
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	6,872.87 SF @	1.77 =	12,164.98
Remove Additional charge for steep roof - 7/12 to 9/12 slope	81.06 SQ @	13.63 =	1,104.85
Additional charge for steep roof - 7/12 to 9/12 slope	81.06 SQ @	44.89 =	3,638.78
R&R Gutter / downspout - aluminum - up to 5"	611.47 LF @	5.98 =	3,656.59
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00

CONTINUED - 222-224 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	3,146.95 SF @	0.86 =	2,706.38
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Gutter 9

Main Level

218-220 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	63.12 SQ @	57.06 =	3,601.63
Laminated - comp. shingle rfg. - w/ felt	72.67 SQ @	243.14 =	17,668.98
R&R Ridge cap - composition shingles	329.07 LF @	7.56 =	2,487.77
R&R Continuous ridge vent - shingle-over style	159.83 LF @	9.88 =	1,579.12
Asphalt starter - universal starter course	322.99 LF @	2.05 =	662.13
R&R Drip edge/gutter apron	465.88 LF @	2.65 =	1,234.58
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,732.13 SF @	1.77 =	8,375.87
Remove Additional charge for steep roof - 7/12 to 9/12 slope	63.12 SQ @	13.63 =	860.33
Additional charge for steep roof - 7/12 to 9/12 slope	63.12 SQ @	44.89 =	2,833.46
R&R Gutter / downspout - aluminum - up to 5"	462.99 LF @	5.98 =	2,768.69
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,329.39 SF @	0.86 =	2,003.28
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Outter 10

Main Level

214-216 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	59.96 SQ @	57.06 =	3,421.32
Laminated - comp. shingle rfg. - w/ felt	69.00 SQ @	243.14 =	16,776.66
R&R Ridge cap - composition shingles	358.93 LF @	7.56 =	2,713.51
R&R Continuous ridge vent - shingle-over style	133.44 LF @	9.88 =	1,318.39
Asphalt starter - universal starter course	352.99 LF @	2.05 =	723.63
R&R Drip edge/gutter apron	445.95 LF @	2.65 =	1,181.76
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,637.26 SF @	1.77 =	8,207.95
Remove Additional charge for steep roof - 7/12 to 9/12 slope	59.96 SQ @	13.63 =	817.25
Additional charge for steep roof - 7/12 to 9/12 slope	59.96 SQ @	44.89 =	2,691.60
R&R Gutter / downspout - aluminum - up to 5"	492.99 LF @	5.98 =	2,948.09
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,229.76 SF @	0.86 =	1,917.59
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Outter 11

Main Level

210-212 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	60.17 SQ @	57.06 =	3,433.30
Laminated - comp. shingle rfg. - w/ felt	69.33 SQ @	243.14 =	16,856.90
R&R Ridge cap - composition shingles	323.74 LF @	7.56 =	2,447.48
R&R Continuous ridge vent - shingle-over style	129.13 LF @	9.88 =	1,275.81
Asphalt starter - universal starter course	361.68 LF @	2.05 =	741.44
R&R Drip edge/gutter apron	479.60 LF @	2.65 =	1,270.94
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	4,898.79 SF @	1.77 =	8,670.86
Remove Additional charge for steep roof - 7/12 to 9/12 slope	60.17 SQ @	13.63 =	820.12
Additional charge for steep roof - 7/12 to 9/12 slope	60.17 SQ @	44.89 =	2,701.03
R&R Gutter / downspout - aluminum - up to 5"	501.68 LF @	5.98 =	3,000.04
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00

CONTINUED - 210-212 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,397.98 SF @	0.86 =	2,062.26
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

Gutter 12

Main Level

202-204 Orchard Park Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	72.93 SQ @	57.06 =	4,161.39
Laminated - comp. shingle rfg. - w/ felt	84.00 SQ @	243.14 =	20,423.76
R&R Ridge cap - composition shingles	479.13 LF @	7.56 =	3,622.23
R&R Continuous ridge vent - shingle-over style	171.38 LF @	9.88 =	1,693.23
Asphalt starter - universal starter course	389.87 LF @	2.05 =	799.23
R&R Drip edge/gutter apron	560.07 LF @	2.65 =	1,484.18
R&R Flashing - pipe jack	5.00 EA @	47.98 =	239.90
Ice & water shield	5,907.06 SF @	1.77 =	10,455.50
Remove Additional charge for steep roof - 7/12 to 9/12 slope	72.93 SQ @	13.63 =	994.04
Additional charge for steep roof - 7/12 to 9/12 slope	72.93 SQ @	44.89 =	3,273.83
R&R Gutter / downspout - aluminum - up to 5"	529.87 LF @	5.98 =	3,168.63
Fall protection harness and lanyard - per day	16.00 DA @	8.00 =	128.00
Roofer - per hour	4.00 HR @	137.55 =	550.20
Tarp - all-purpose poly - per sq ft (labor and material)	2,800.37 SF @	0.86 =	2,408.32
OSHA required toe boards or cleats for eaves 6ft above grade.	1.00 EA @	500.00 =	500.00
Carbon monoxide detector	2.00 EA @	65.85 =	131.70
Generator - 6,000 watt - portable (per day)	1.00 DA @	80.00 =	80.00
Caution tape	100.00 LF @	0.07 =	7.00
Barricade/warning sign/traffic cone - Min. equip. charge	1.00 EA @	52.50 =	52.50
Barricade and warning device - setup and takedown	HR @	49.52 =	0.00

HVAC

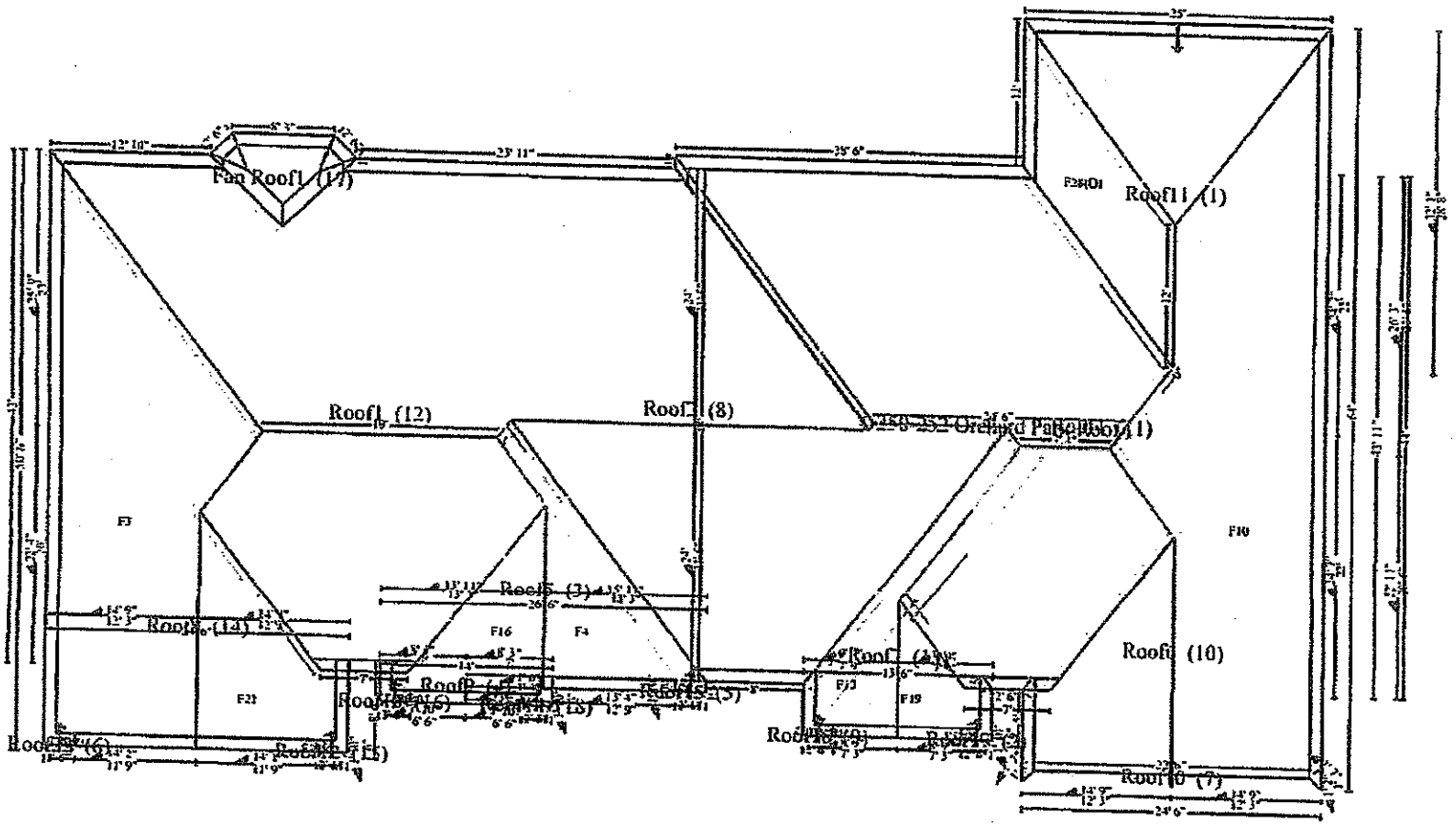
DESCRIPTION	QTY	UNIT PRICE	TOTAL
Comb and straighten a/c condenser fins - w/out trip charge	24.00 EA @	60.15 =	1,443.60

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
7,935.43 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
78,045.63 Surface Area	780.46 Number of Squares	11,519.72 Total Perimeter Length
1,983.64 Total Ridge Length	2,798.18 Total Hip Length	

Summary for Dwelling

Line Item Total	575,301.59
Material Sales Tax	8,552.23
Replacement Cost Value	$583,853.82
Net Claim	$583,853.82

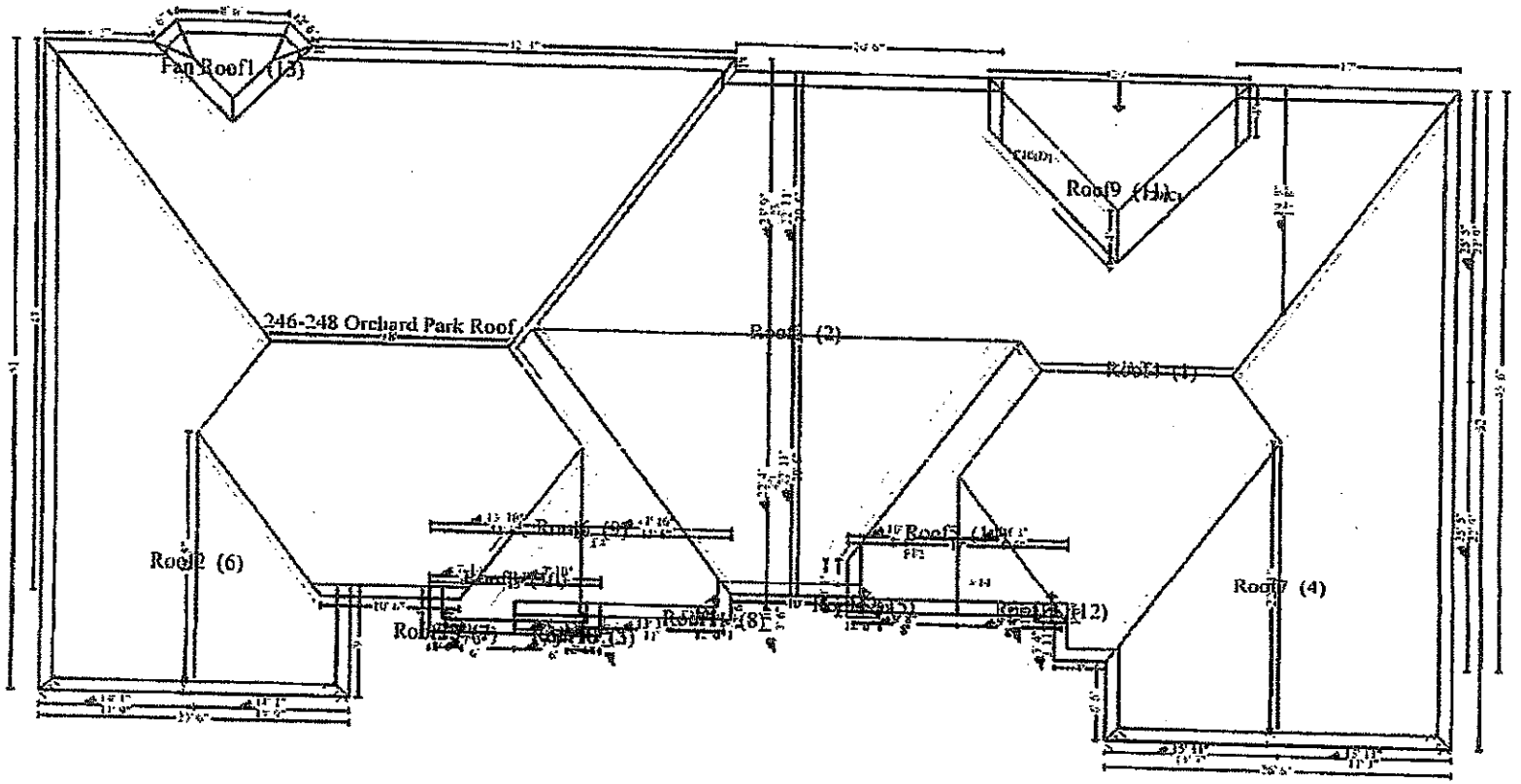


ADAMSGROVEOUTTER

Main Level

8/21/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 71 of 109

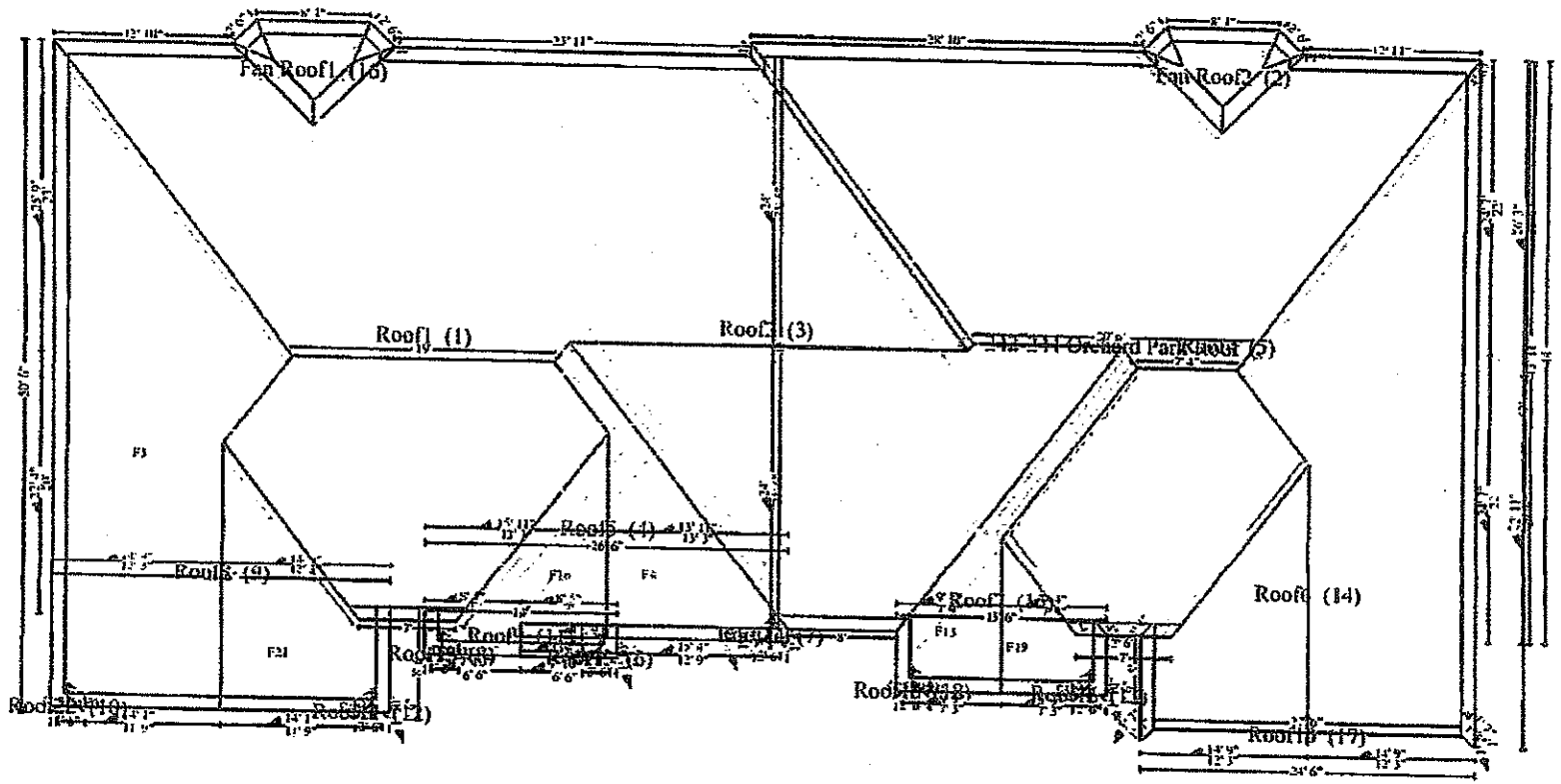


ADAMSGROVEOUTTER

Main Level

8/21/2016 Page: 13

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 72 of 109

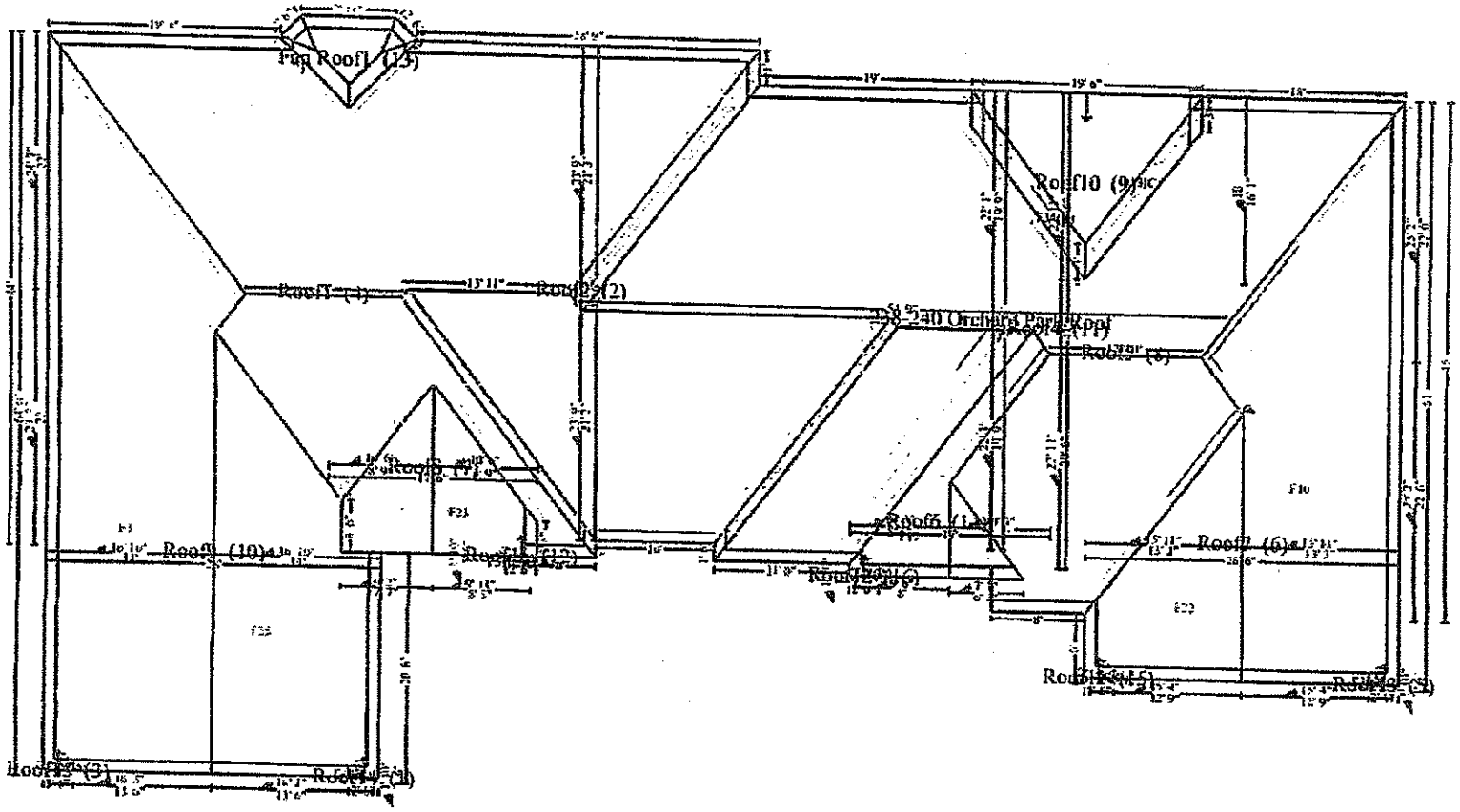


Main Level

ADAMSGROVEOUTTER

8/21/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 73 of 109

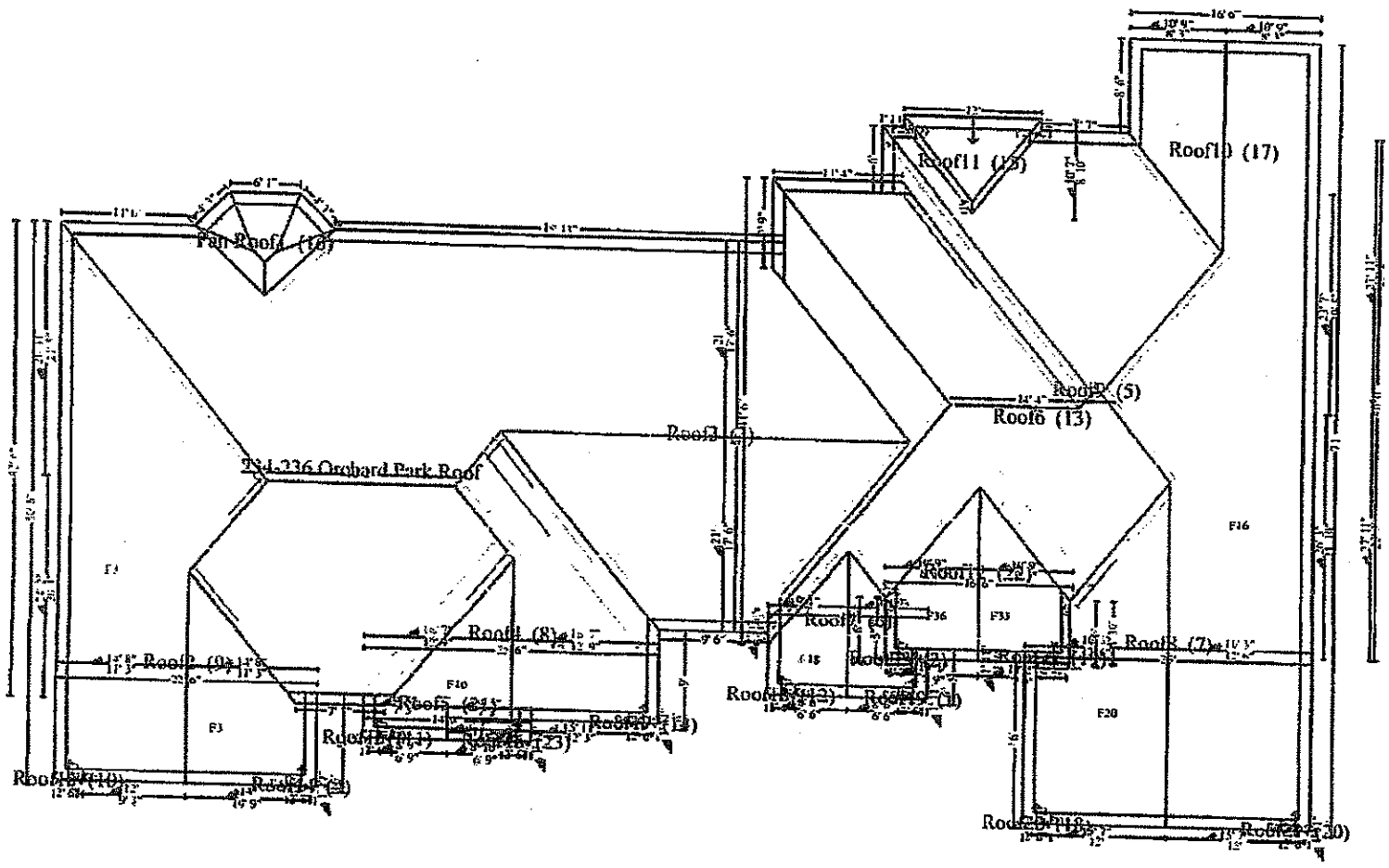


Main Level

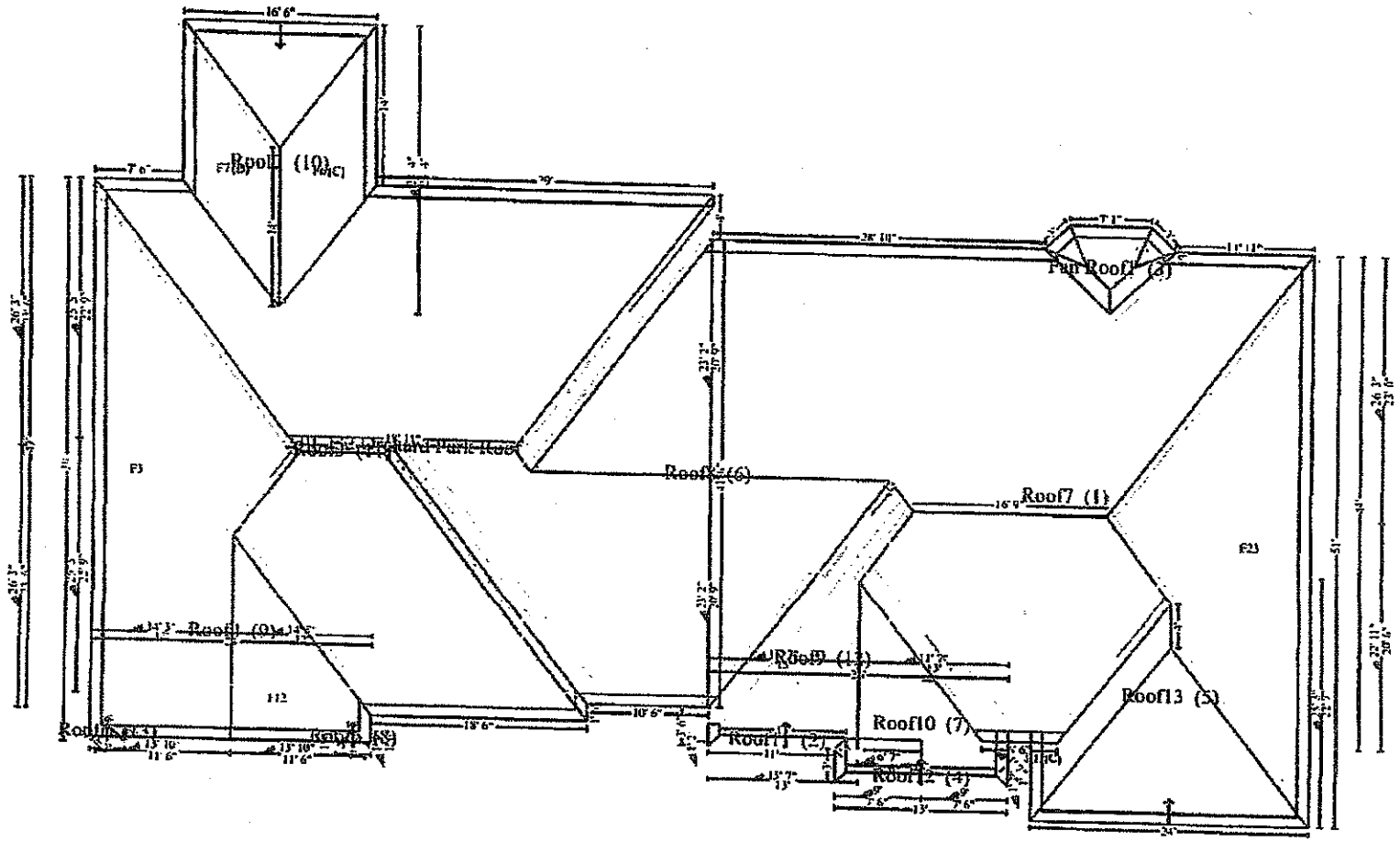
ADAMSGROVEOUTTER

8/21/2016 Page: 15

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 74 of 109

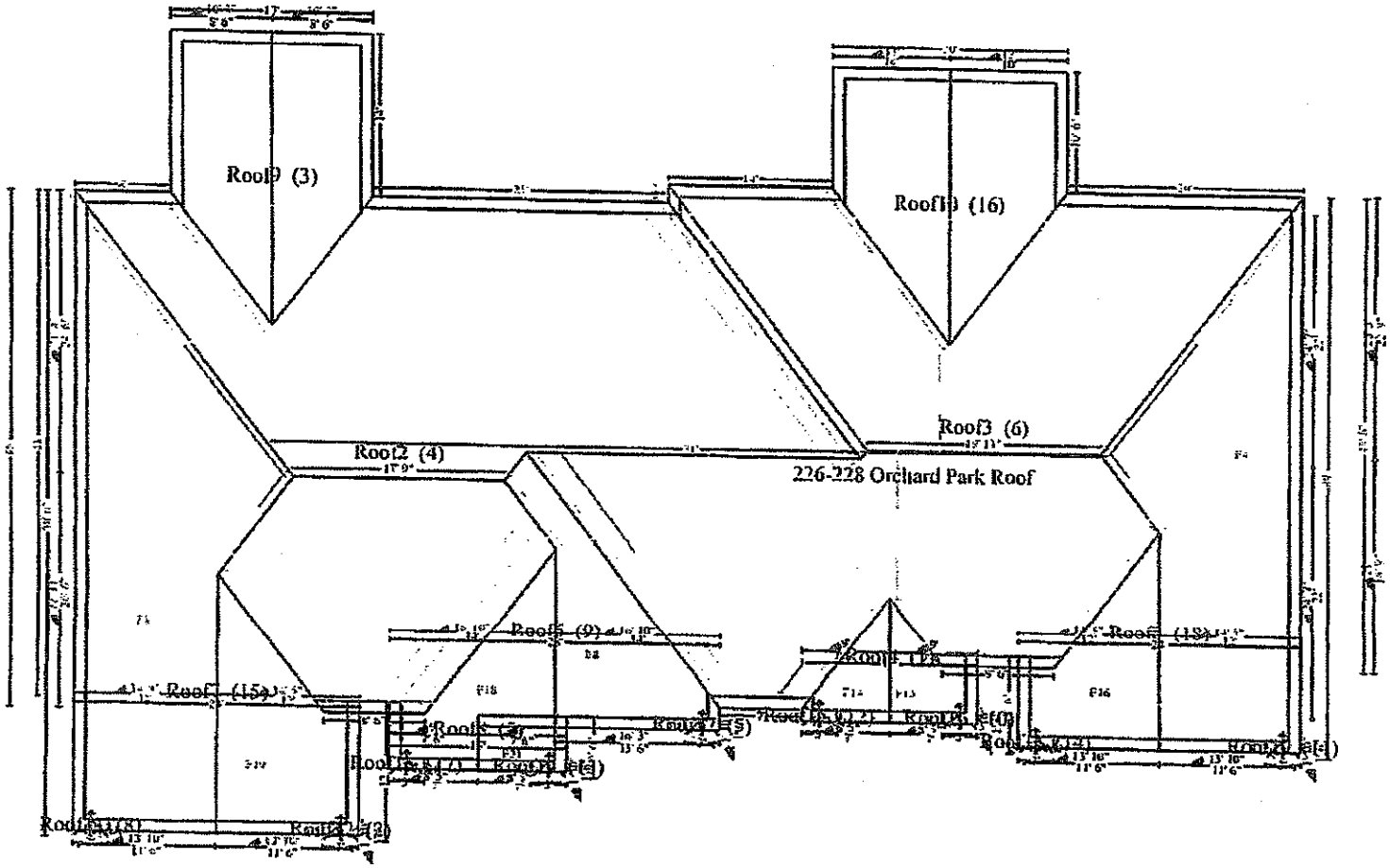


Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 75 of 109



Main Level

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 76 of 109



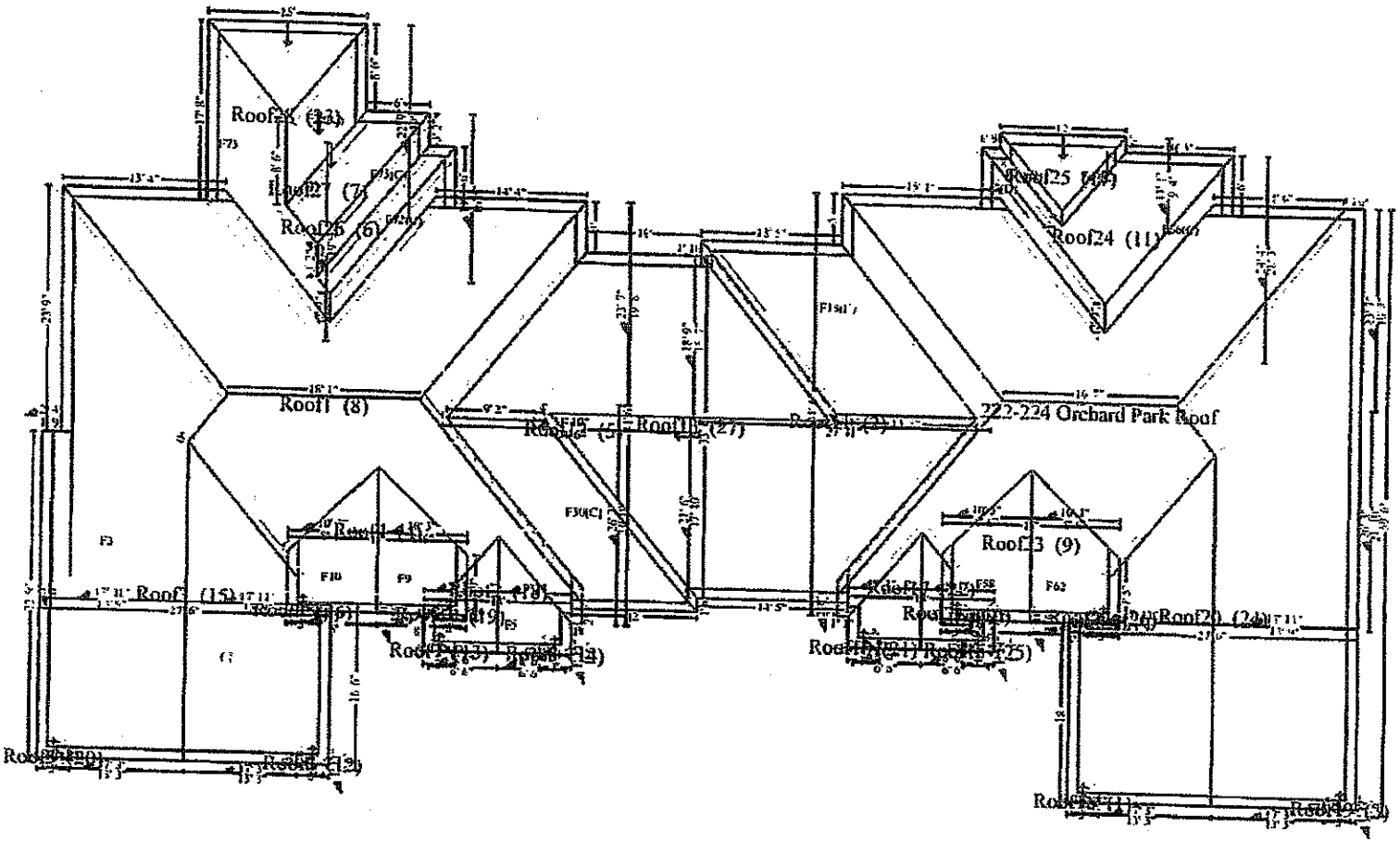
N

Main Level

ADAMSGROVEOUTTER

8/21/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 77 of 109

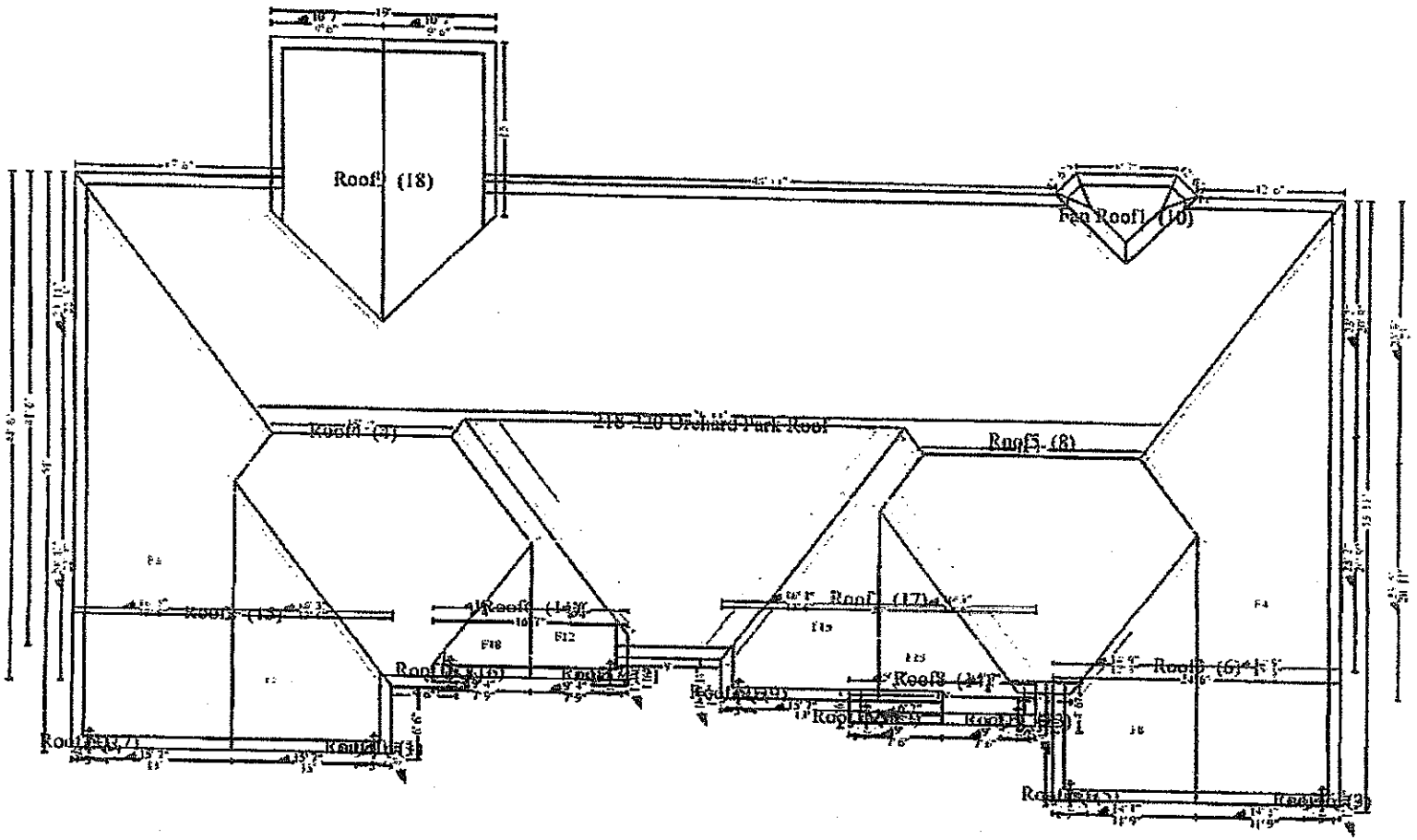


ADAMSGROVEOUTTER

Main Level

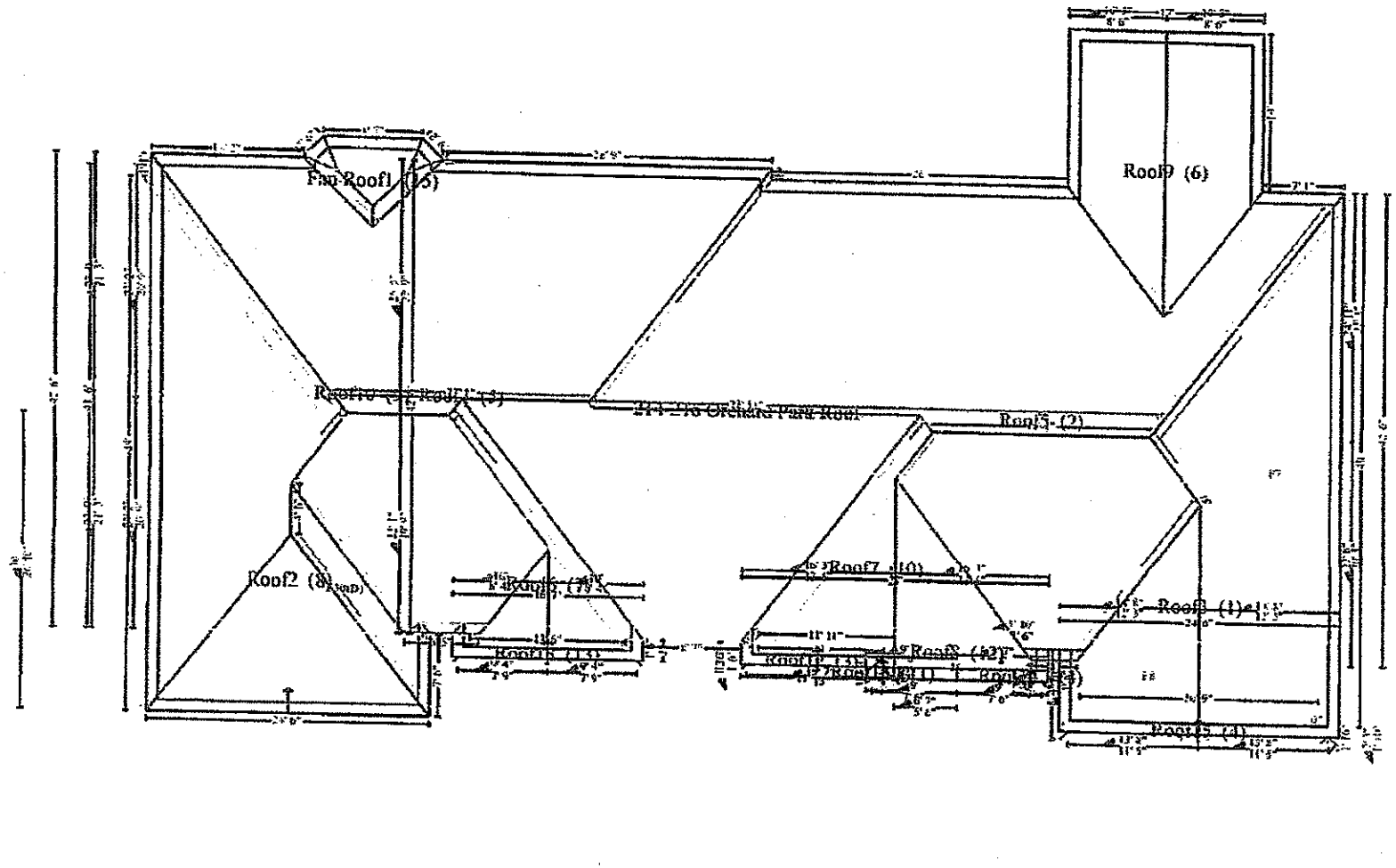
8/21/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 78 of 109



Main Level

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 79 of 109

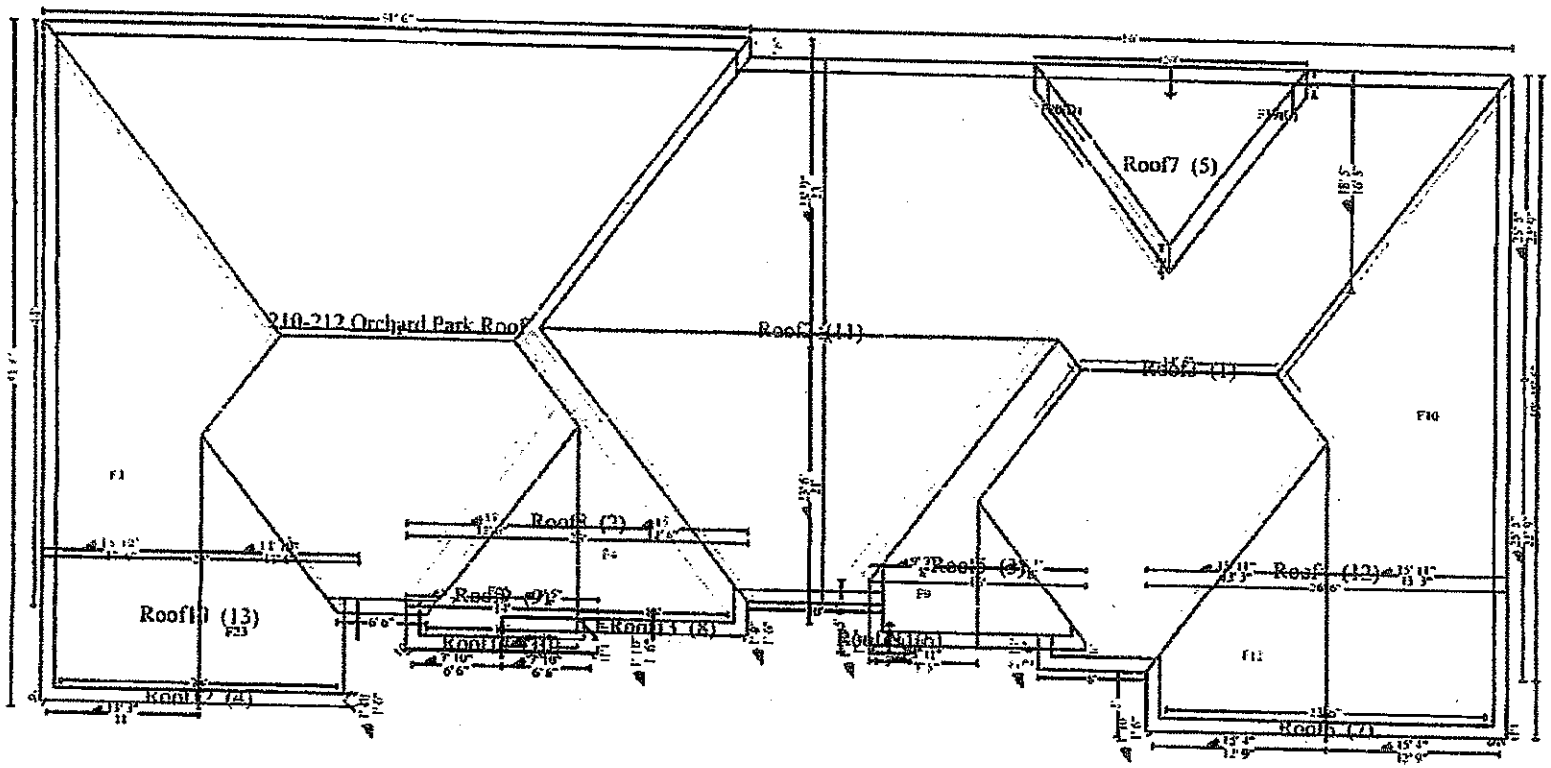


ADAMSGROVEOUTTER

Main Level

8/21/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 80 of 109

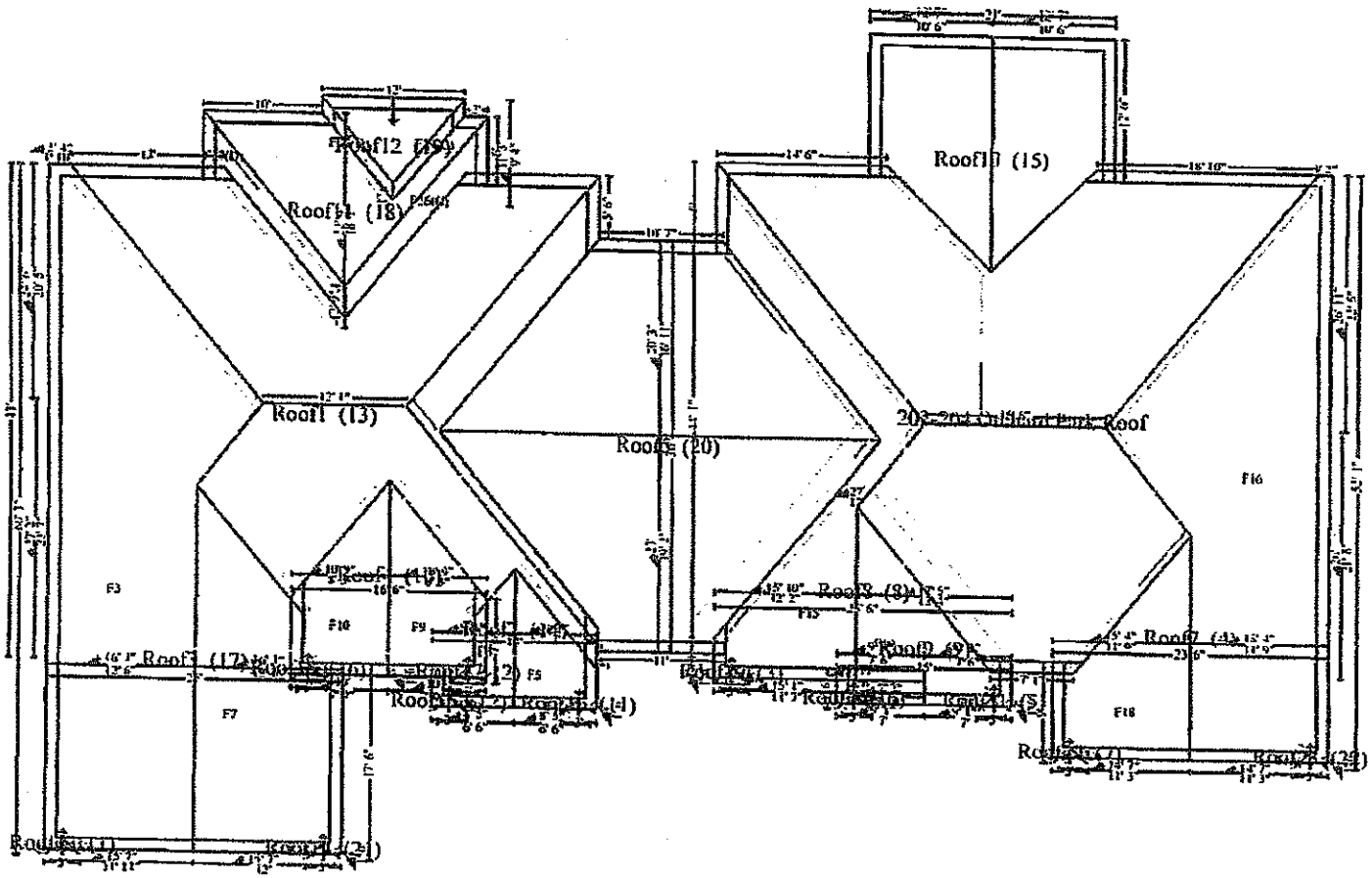


Main Level

ADAMSGROVEOUTTER

8/21/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 81 of 109



N

Main Level

ADAMSGROVEOUTTER

8/21/2016

Case 2:18-cv-00322-DSC Document 1-1 Filed 03/13/18 Page 82 of 109

Sketch Roof Annotations

Outter 1 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	430.82	4.31	6.00
F3	656.09	6.56	8.00
F4	169.14	1.69	8.00
F6	590.12	5.90	6.00
F9	19.76	0.20	8.00
F10	871.94	8.72	8.00
F12	324.11	3.24	6.00
F13	123.66	1.24	8.00
F16	128.35	1.28	8.00
F18	200.16	2.00	8.00
F19	68.58	0.69	8.00
F25	28.24	0.28	8.00
F28	180.23	1.80	8.00
F29	32.70	0.33	6.00
F31	9.08	0.09	6.00
F33	9.12	0.09	6.00
F36	1.28	0.01	8.00
F37	1.88	0.02	8.00
F40	1.88	0.02	8.00
F42	1.31	0.01	8.00
F43	1.88	0.02	8.00
F44	1.31	0.01	8.00
F46	1.88	0.02	8.00
F47	1.31	0.01	8.00
F49	1.88	0.02	8.00
F52	1.88	0.02	8.00
F53	1.31	0.01	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	6,213.08	62.13	

Outter 2 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	475.82	4.76	6.00
F3	641.35	6.41	8.00

Outter 2 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F4	176.50	1.76	8.00
F5	171.28	1.71	8.00
F7	33.43	0.33	8.00
F9	514.23	5.14	6.00
F11	379.50	3.80	6.00
F12	129.37	1.29	8.00
F14	54.64	0.55	8.00
F17	96.95	0.97	8.00
F19	224.68	2.25	8.00
F20	37.93	0.38	8.00
F24	4.23	0.04	6.00
F26	4.23	0.04	6.00
F27	9.16	0.09	6.00
F28	111.80	1.12	6.00
F30	44.83	0.45	6.00
F31	1.88	0.02	8.00
F32	1.31	0.01	8.00
F34	1.88	0.02	8.00
F36	1.31	0.01	8.00
F37	1.88	0.02	8.00
F38	1.31	0.01	8.00
F40	1.88	0.02	8.00
F42	1.27	0.01	8.00
F43	1.88	0.02	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**5,912.25**	**59.12**	

Outter 3 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	430.82	4.31	6.00
F3	656.11	6.56	8.00
F4	169.15	1.69	8.00
F6	590.12	5.90	6.00
F9	19.76	0.20	8.00
F10	691.71	6.92	8.00
F12	324.12	3.24	6.00
F13	123.66	1.24	8.00
F16	128.35	1.28	8.00
F18	200.16	2.00	8.00

Outter 3 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F19	68.58	0.69	8.00
F25	28.24	0.28	8.00
F27	4.19	0.04	6.00
F28	9.57	0.10	6.00
F30	4.19	0.04	6.00
F32	4.13	0.04	6.00
F34	4.13	0.04	6.00
F35	9.61	0.10	6.00
F36	1.88	0.02	8.00
F38	1.31	0.01	8.00
F39	1.88	0.02	8.00
F40	1.31	0.01	8.00
F42	1.88	0.02	8.00
F44	1.31	0.01	8.00
F45	1.88	0.02	8.00
F46	1.31	0.01	8.00
F48	1.88	0.02	8.00
F49	1.35	0.01	8.00
F53	1.31	0.01	8.00
F54	1.88	0.02	8.00
F55	1.31	0.01	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**5,874.74**	**58.75**	

Outter 4 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	277.16	2.77	6.00
F3	929.98	9.30	8.00
F4	29.24	0.29	8.00
F6	569.63	5.70	6.00
F8	1,057.67	10.58	6.00
F10	684.53	6.85	8.00
F12	263.57	2.64	6.00
F16	391.41	3.91	6.00
F19	31.62	0.32	8.00
F22	228.75	2.29	8.00
F25	484.58	4.85	8.00

Outter 4 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F27	30.54	0.31	6.00
F29	9.26	0.09	6.00
F32	141.71	1.42	6.00
F33	35.43	0.35	8.00
F34	35.41	0.35	8.00
F35	1.88	0.02	8.00
F38	1.88	0.02	8.00
F39	1.31	0.01	8.00
F41	1.88	0.02	8.00
F42	1.88	0.02	8.00
F44	1.31	0.01	8.00
F45	1.31	0.01	8.00
F47	1.88	0.02	8.00
F49	1.31	0.01	8.00
F50	1.20	0.01	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**6,615.52**	**66.16**	

Outter 5 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	466.96	4.67	8.00
F3	701.36	7.01	10.00
F4	314.10	3.14	10.00
F5	184.99	1.85	10.00
F8	460.79	4.61	8.00
F13	266.53	2.67	8.00
F15	158.89	1.59	10.00
F16	1,089.07	10.89	10.00
F18	81.02	0.81	10.00
F20	367.94	3.68	10.00
F21	385.76	3.86	8.00
F23	69.59	0.70	10.00
F26	146.66	1.47	10.00
F27	54.08	0.54	8.00
F29	7.83	0.08	10.00
F30	12.53	0.13	8.00

Outter 5 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F32	12.53	0.13	8.00
F35	112.36	1.12	10.00
F36	113.69	1.14	10.00
F37	2.03	0.02	10.00
F39	1.41	0.01	10.00
F40	2.03	0.02	10.00
F41	1.42	0.01	10.00
F43	2.03	0.02	10.00
F45	1.42	0.01	10.00
F46	2.03	0.02	10.00
F47	1.41	0.01	10.00
F49	2.03	0.02	10.00
F50	1.42	0.01	10.00
F54	1.41	0.01	10.00
F55	2.03	0.02	10.00
F56	1.41	0.01	10.00
F60	1.42	0.01	10.00
F62	1.42	0.01	10.00
F64	3.11	0.03	10.00
F65	1.39	0.01	10.00
F69	1.42	0.01	10.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**7,036.99**	**70.37**	

Outter 6 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	628.32	6.28	6.00
F3	649.37	6.49	8.00
F4	78.19	0.78	8.00
F5	101.46	1.01	6.00
F6	138.81	1.39	8.00
F7	138.81	1.39	8.00
F9	438.90	4.39	6.00
F12	151.58	1.52	8.00

Outter 6 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F16	1.32	0.01	8.00
F17	2.70	0.03	8.00
F20	1,228.50	12.29	6.00
F22	213.65	2.14	8.00
F23	555.48	5.55	8.00
F26	138.12	1.38	8.00
F30	13.21	0.13	8.00
F31	16.83	0.17	8.00
F32	214.66	2.15	6.00
F33	64.45	0.64	8.00
F37	9.45	0.09	6.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	6,144.78	61.45	

Outter 7 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	907.09	9.07	6.00
F3	757.54	7.58	8.00
F4	625.32	6.25	8.00
F6	458.09	4.58	6.00
F9	790.44	7.90	6.00
F13	65.05	0.65	8.00
F14	54.24	0.54	8.00
F18	153.59	1.54	8.00
F21	45.22	0.45	8.00
F23	200.91	2.01	8.00
F25	206.32	2.06	8.00
F27	2.70	0.03	8.00
F29	1.36	0.01	8.00
F31	1.36	0.01	8.00
F35	1.36	0.01	8.00
F36	2.70	0.03	8.00
F37	1.36	0.01	8.00
F39	2.70	0.03	8.00
F41	1.36	0.01	8.00
F43	1.36	0.01	8.00
F45	2.70	0.03	8.00

Outter 7 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F46	1.36	0.01	8.00
F50	1.36	0.01	8.00
F52	1.36	0.01	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**6,523.23**	**65.23**	

Outter 8 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	382.69	3.83	8.00
F3	853.29	8.53	10.00
F4	122.51	1.23	10.00
F5	67.36	0.67	10.00
F6	62.73	0.63	10.00
F7	409.51	4.10	10.00
F9	107.42	1.07	8.00
F11	2.93	0.03	10.00
F13	1.46	0.01	10.00
F14	2.93	0.03	10.00
F17	2.93	0.03	10.00
F19	1.46	0.01	10.00
F20	2.93	0.03	10.00
F23	2.70	0.03	8.00
F26	2.70	0.03	8.00
F27	1.35	0.01	8.00
F29	30.09	0.30	10.00
F31	449.33	4.49	8.00
F33	264.81	2.65	8.00
F34	574.81	5.75	8.00
F37	605.40	6.05	8.00
F39	121.84	1.22	10.00
F40	962.88	9.63	10.00
F41	2.93	0.03	10.00
F42	1.46	0.01	10.00
F43	56.77	0.57	10.00
F44	2.93	0.03	10.00

Gutter 8 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F49	2.93	0.03	10.00
F50	458.32	4.58	10.00
F51	1.44	0.01	10.00
F52	2.93	0.03	10.00
F53	1.46	0.01	10.00
F57	2.70	0.03	8.00
F58	112.52	1.13	8.00
F59	1.35	0.01	8.00
F60	2.70	0.03	8.00
F61	1.35	0.01	8.00
F66	47.94	0.48	10.00
F67	47.94	0.48	10.00
F68	54.08	0.54	8.00
F69	11.72	0.12	10.00
F70	11.72	0.12	10.00
F74	81.12	0.81	8.00
F75	43.28	0.43	10.00
F77	84.50	0.85	8.00
F78	82.98	0.83	10.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**8,106.32**	**81.06**	

Gutter 9 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	515.75	5.16	6.00
F3	689.78	6.90	8.00
F4	705.93	7.06	8.00
F5	243.54	2.44	8.00
F8	234.43	2.34	8.00
F14	416.35	4.16	6.00
F18	65.22	0.65	8.00
F22	29.01	0.29	8.00

Outter 9 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F24	209.77	2.10	6.00
F25	34.88	0.35	6.00
F28	4.13	0.04	6.00
F29	9.80	0.10	6.00
F33	2.70	0.03	8.00
F35	1.39	0.01	8.00
F36	2.70	0.03	8.00
F38	1.40	0.01	8.00
F39	2.70	0.03	8.00
F41	1.40	0.01	8.00
F42	2.70	0.03	8.00
F43	1.39	0.01	8.00
F45	2.70	0.03	8.00
F47	1.40	0.01	8.00
F49	1.40	0.01	8.00
F52	1.40	0.01	8.00
F54	2.70	0.03	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**6,311.74**	**63.12**	

Outter 10 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	570.44	5.70	6.00
F3	517.31	5.17	8.00
F4	0.00	0.00	8.00
F5	223.84	2.24	6.00
F7	632.83	6.33	8.00
F9	880.09	8.80	6.00
F12	18.85	0.19	8.00
F14	389.51	3.90	6.00
F18	51.64	0.52	8.00
F22	19.23	0.19	8.00
F23	200.91	2.01	8.00
F25	34.88	0.35	6.00

Outter 10 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
F26	4.13	0.04	6.00
F27	9.68	0.10	6.00
F30	73.07	0.73	8.00
F31	27.64	0.28	8.00
F35	49.94	0.50	8.00
F36	20.20	0.20	8.00
F39	2.70	0.03	8.00
F41	1.40	0.01	8.00
F42	2.70	0.03	8.00
F43	1.40	0.01	8.00
F46	318.97	3.19	6.00
F47	15.23	0.15	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**5,996.29**	**59.96**	

Outter 11 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	439.48	4.39	6.00
F3	652.04	6.52	8.00
F4	208.63	2.09	8.00
F5	1,154.71	11.55	6.00
F6	528.20	5.28	6.00
F8	414.83	4.15	6.00
F10	679.38	6.79	8.00
F12	212.88	2.13	8.00
F13	55.81	0.56	8.00
F18	149.07	1.49	6.00
F19	24.04	0.24	8.00
F22	126.85	1.27	8.00
F27	2.70	0.03	8.00
F29	1.42	0.01	8.00
F30	38.79	0.39	8.00
F34	0.00	0.00	8.00
F36	22.55	0.23	8.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00

Outter 11 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	**6,017.47**	**60.17**	

Outter 12 - Main Level

Face	Square Feet	Number of Squares	Slope - Rise / 12
F2	321.99	3.22	8.00
F3	934.36	9.34	10.00
F4	135.77	1.36	10.00
F5	72.70	0.73	10.00
F6	60.18	0.60	10.00
F7	392.34	3.92	10.00
F9	130.74	1.31	10.00
F11	488.78	4.89	8.00
F12	519.84	5.20	8.00
F13	801.23	8.01	8.00
F14	503.75	5.04	8.00
F15	324.18	3.24	10.00
F16	786.32	7.86	10.00
F18	197.79	1.98	10.00
F19	147.96	1.48	10.00
F23	195.60	1.96	8.00
F24	195.60	1.96	8.00
F27	47.94	0.48	10.00
F28	54.08	0.54	8.00
F29	11.72	0.12	10.00
F30	11.72	0.12	10.00
F31	2.93	0.03	10.00
F33	1.54	0.02	10.00
F34	2.93	0.03	10.00
F35	1.54	0.02	10.00
F37	2.93	0.03	10.00
F39	1.54	0.02	10.00
F41	1.54	0.02	10.00
F43	2.93	0.03	10.00
F44	1.54	0.02	10.00
F48	1.54	0.02	10.00
F51	1.54	0.02	10.00
F52	2.93	0.03	10.00
F54	1.54	0.02	10.00
F56	1.54	0.02	10.00
F58	2.93	0.03	10.00
F61	2.93	0.03	10.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00

Outter 12 - Main Level - Continued

Face	Square Feet	Number of Squares	Slope - Rise / 12
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
	0.00	0.00	0.00
Estimated Total:	7,293.21	72.93	

EXHIBIT "D"

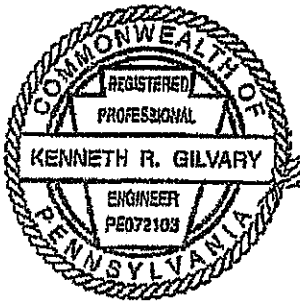
This document has been electronically signed and/or sealed in accordance with the applicable State Board of Professional Engineering requirements.

Adam's Grove Condominium Association Property
Roof Evaluations-Hail
202-255 Orchard Park Drive and 141-169 Nesbitt Road
New Castle, PA 16105
Main Street America Group File: BPU3987H-02
Haag File: 0516000112-132/445

Main Street America Group
27 Midstate Drive
Auburn, MA 01501

Attention: Mr. Jeffrey Ballou

August 9, 2016



Kenneth R. Gilvary
Aug 9 2016

HAAG
Engineering

Haag Engineering

[illegible] East 117th Street | 866 977 0788
Burnsville, MN 55337 | 952 808 7100
[illegible]haagengineering.com | 952 808 7101 fax

August 9, 2016

Main Street America Group
27 Midstate Drive
Auburn, MA 01501

Attention: Mr. Jeffrey Ballou

Re: Adam's Grove Condo Association Property
Roof Evaluations
202-255 Orchard Park Drive and 141-169 Nesbitt Road
New Castle, PA 16105
Main Street America File: BPU3987H-02
Haag File: 0516000112-132/445

Complying with your request, we inspected the buildings at the captioned location to determine the extent of any hail-caused damage to roof coverings and certain exterior building components from a storm that occurred on or about June 23, 2015. Our inspection was conducted on July 12 and July 13, 2016. A previous Haag inspection had been made of this property by Richard F. Herzog, in April 2014, and a report was issued May 3, 2014, for file number 0514000036-132/701.

This engineering report has been written for your sole use and purpose, and only you have the authority to distribute this report to any other person, firm, or corporation. Haag Engineering Co. and its agents and employees do not have and do disclaim any contractual relationship with, or duty or obligation to, any party other than the addressee of this report and the principals for whom the addressee is acting. Only the engineer(s) who signed this document have the authority to change its contents and then only in writing to you. This report addresses the results of work completed to date. Should additional information become available, we reserve the right to amend, as warranted, any of our conclusions.

Description

The Adam's Grove Condo Association property consisted of 23 buildings containing a total of 53 condominium units. Twenty buildings on Orchard Park Drive each contained two attached units, while the buildings on Nesbitt Road contained three units in one building and five units each in the other two buildings. For discussion purposes, the buildings will be referred by numbers 1-23, as labeled on the appended aerial photograph of the property (Refer to Attachment A-Aerial Site Photograph). The street addresses of the units are also included on the

site plan. Building orientations varied, and the front directions will be considered the closest cardinal direction.

The residential buildings were one-story height toward the front, with some units having a walk-out lower level toward the rear. Exterior walls were clad primarily with brick veneer, vinyl lap siding, and aluminum fascia cladding. Aluminum gutters and downspouts had been attached to most eaves.

Roof diagram reports were obtained from EagleView Technologies, Inc. for Buildings 1, 2, 11, 12, 13, and 15. Selected measurements were confirmed on site as being reasonably accurate. The two five-unit buildings had a similar roof plan (Buildings 14 and 15); however, the two-unit buildings were customized and had different roof plans. Therefore, additional roof diagram reports would need to be obtained if the roof area of each building is desired. (Refer to Table 1 below and Attachment B - EagleView Report excerpts.)

Table 1: Selected Roof Areas

Building	Unit Addresses	Units	EagleView Roof Area
Building 1	141-145 Nesbitt	3	7,559
Building 2	250-252 Orchard Park	2	5,941
Building 11	214-216 Orchard Park	2	6,116
Building 12	210-212 Orchard Park	2	6,119
Building 13	202-204 Orchard Park	2	6,900
Building 15	151-159 Nesbitt	5	12,821

The roofs throughout the association property were combination gable/hip structures, and the roof coverings were asphalt composition shingles. The shingles had a fiberglass base mat saturated with asphalt and surfaced with granules (the color blends of the granules varied between buildings at the property). Shingles were 36 inches long with 5-inch weather exposures, and had been fastened to the roof deck with nails. Portions of the shingles had a decorative appliqué produced with an additional layer of asphalt and granules to give them the appearance of laminated shingles (the shingles had CertainTeed labeling and were recognized to be New Horizon variety). Ridges throughout the association consisted of individual 12 inch shingle tabs, and had been installed over plastic ventilation strips along most of the ridges. The pitch of the roof slopes varied between buildings, with most having a pitch between 6:12 (rise: run) and 10:12. Roof appurtenances generally found on the buildings included PVC plumbing stacks with aluminum boots and neoprene collars, and galvanized flue pipes with aluminum caps. Some roofs had glass skylights with metal frames and aluminum head and base flashings.

Background

During our site visit on July 12, 2016, we met with Mike Zwinggi, the Adam's Grove Association president. Mr. Zwinggi was not at his home during the storm on June 23, 2015, but

he understood there was a storm on or about that date. No specific reports of damage or roof leaks were made to him by other unit owners.

In the initial Haag Engineering Co. report, it was stated that the buildings had been constructed over several years, approximately 2000 through 2002. Since the Haag inspection in April 2014, Mr. Zwinggi reported that some roof-related repairs had been made by the Jon Dugger Handyman Service. Some of these involved re-nailing or hand-sealing shingles on Buildings 11, 12, and 13. There also had been replacement of the plumbing stack flashing boots throughout all buildings. An invoice from Dugger listed a date of August 20, 2014, for the flashing work (Refer to Attachment C). Mr. Zwinggi did not mention any replacement of fascia, flue caps, or skylight flashing.

Meteorological Data

Multiple sources of severe weather records were reviewed for storms containing large hail or strong winds in Lawrence County in or near New Castle. The National Centers for Environmental Information (NCEI) *Storm Events Database* was reviewed for reports of hail in Lawrence County for the period January 1, 2015, through April 30, 2016 (most recent data available). The NCEI listed one report of hail in Lawrence County during the period, with hail up to one inch in diameter reported one mile north-northeast of Harbor Bridge (a location approximately three miles west of the Adam's Grove property). On the listed storm date, June 23, 2016, no hail reports within Lawrence or elsewhere in Pennsylvania; however, there were reports of strong thunderstorm wind gusts in multiple locations in Lawrence County.

These NCEI Storm Event descriptions are an edited combination of official weather observations at the National Weather Service (NWS) recording sites, eyewitness reports by individuals or storm spotters, reports by emergency management officials, and occasionally, the reports of observation teams dispatched by the NWS. However, they are not a substitute for site-specific observations. The NWS criteria for to be listed in the database are hail of 1.0-inch diameter or larger (although some reports as small as 0.75-inch diameter are included) or wind gusts of 58 MPH or higher (measured or estimated).

A report dated June 14, 2016, by CoreLogic was provided for the property address covering the period January 1, 2006, through June 13, 2016. CoreLogic is a private company that provides estimated maximum sizes of hail at a specified location by utilization of radar data and proprietary algorithms. CoreLogic estimates the potential sizes of hail within various radii from the selected location; however, it is important to note that hail sizes reported by CoreLogic are based on their analysis of radar signatures and are not confirmed sightings of hail at any one location. Several factors can influence the accuracy of the estimated hail sizes and the proximity of the estimated hail to the location of interest. Consequently, reports produced by CoreLogic are not a substitute for site-specific observations.

The Core Logic report did not list any hail of 0.75-inch or greater at the property or within one mile of the property during the period of 2014 through June 13, 2016, and did not list any hail estimates of 1.0-inch at the property throughout the entire ten year period. The only date listed within that time period was April 9, 2015. In reviewing the NCEI *Storm Events Database* for that date, the closest eyewitness report of hail was 1.25-inch diameter hail observed in Neshannock in Mercer County (approximately 11 miles north of the Adam's Grove property).

Refer to Attachments D (NCEI) and E (CoreLogic) for the above-listed information.

Inspection

We inspected the roofs and certain exterior components of the buildings of the involved property and documented observed conditions with particular attention to any evidence of hail-related damage or hail impact effects. Photographs of representative conditions on each building are attached with this report. All photographs will be retained in our file and can be provided to you upon request. Comments in the Inspection section should be taken generally, unless a specific building or unit number is identified.

General Property

We examined various surfaces and appurtenances around the property to determine the size and direction of recent hail fall at this location. Various materials and surfaces were examined for spatter marks caused by relatively recent hailfall. (Spatter marks are temporary markings left by removal of surface oxides, grime, organic growths, etc. caused by hail impacts.) Most oxidized or grime-covered surfaces did not display any spatter marks. A few heavily oxidized transformer housings and utility boxes had small faint spatter marks on south-facing sides that were mostly between 1/8- and 1/4-inch across, including a transformer box near Building 10 and a utility box on the south elevation of Building 23. Window screens did not have visible dents or tears consistent with hail impact. No vinyl siding fractures consistent with hail impact were identified on the buildings.

The aluminum fascia, gutters, and downspouts had only isolated instances of denting consistent with hail impact. Isolated shallow rounded dents that were consistent with hail were identified in some south elevation aluminum fascia claddings and drip edge pieces of south-facing gables. Shallow rounded dents were found in south-facing light gauge aluminum wall flashing used on Buildings 16, 17, 19, and 22. Hail-consistent shallow rounded dents were found in the lips or bottoms of gutters on Buildings 2 and 15, but were not visible on other buildings. Aluminum downspouts did not have visible hail-consistent dents. Occasional sharp dents with linear marks or scratches consistent with mechanical contact were found in gutters and downspouts on most buildings. Some exterior air-conditioning units had fins exposed without protective screens. Exposed fins facing south had isolated slight folds or bends from impact that were generally 1/4- to 3/8-inch across. In comparing current denting of the light-gauge metals to those documented during our 2014 inspection, the conditions essentially were the same.

General Roof Conditions

The condition of the shingles varied throughout the roofs. We observed mechanically caused damage to shingles on each roof where shingle edges had been torn, or the surfaces had been scuffed, gouged, or marred, and the exposed asphalt in these areas had oxidized to a gray color. Scuffing was most common in the appliqué regions, but was also found in the base portions of shingles. Shingles on the south and west slopes were generally in the worst condition throughout the property, although the shingles varied in condition by bundle groups in some areas. The shingles in the worst condition visually had sparse granule coverage in the appliqué areas. There were variations in the appliqué areas, with some areas having voids in the asphalt coverage in the second layer of granules. Other appliqué regions had irregularities in the shape, and in some cases, the second layer of asphalt and granules was in splotches on the base region of the shingles. Craze cracks were observed in the appliqué asphalt on all slopes, but were most pronounced on the south slopes. There were isolated areas of bare fiberglass mat found on field shingles and ridge shingles. In most cases, these areas of bare fiberglass mat were linear in shape and found in shingle bundle groups. In no instance was the exposed fiberglass mat torn, fractured, or ruptured.

On each roof, there were isolated elevated or protruding nails. In some cases, nails had been applied in or above the sealant strip. Shingles generally were bonded to the adjacent course in at least a portion of most shingles. Shingles often were not bonded over the joints in the underlying shingles or at the end of shingles nearest the joint. Previous repairs had been made on some roofs with sealant or by re-nailing shingles.

As indicated in the Digger invoice, the flashings of all plumbing stacks had been replaced. The new flashings had an aluminum boot with neoprene collar. In some cases, there were nails driven through the exposed portion of the boot, and the nails had been covered with sealant. Dents with scratches in the metal were present at some of the exposed nails, and some flashing boots had linear creases

Hail Damage Inspection

Roof appurtenances were surveyed for indications of hail impact. Aluminum flue caps typically had shallow rounded dents that were mostly between 1/4- and 3/8-inch across, and the largest dents were close to 1/2-inch across. The aluminum flashing boots of the plumbing stacks (installed in late 2014) did not have any hail-consistent dents. One aluminum flashing boot on Building 16 had multiple dents, but all dents had scratches typically of mechanical contact, and the other flashing boots on this roof had no similar dents. No hail-consistent dents were found in the metal frames of the skylights. Aluminum flashing pieces at the head and apron (lower) areas of the skylights had shallow rounded dents that generally were 1/4- to 3/8-inch across. We counted a total of 26 glass skylights that were located on the following buildings: Building 5 (3 skylights), Building 6 (2), Building 8 (4), Building 9 (2), Building 10 (2), Building 11 (2), Building 13 (3), Building 16 (1), Building 17 (3), Building 20 (2), and Building 22 (2). (All of

the above-listed items with hail-consistent dents had similar denting patterns in 2014, and none of the hail-dented items had been replaced or apparently altered since our 2014 inspection.)

In examining and evaluating a roof for hail-caused damage, we use the protocol developed by Haag Engineering Co. This protocol has been peer reviewed and formally published at the North American Conference on Roofing Technology (Herzog and Marshall, 1999). The process involves the application of a definition of hail-caused damage (listed in the Discussion); quantification of the extent of hail damage by use of test square areas; and if damage is present, determination of the economic viability of roof repairs versus replacement.

We examined test areas on each building roof, and each test area included 100 square feet. Four test areas were examined on the three larger buildings (Buildings 1, 14, and 15), and two test areas (either north/south or east/west) were examined on the two-unit buildings for 52 test areas total. Every shingle within the test areas was examined for hail-caused bruises (fractures or ruptures of the shingle reinforcement), punctures, and broken edges. Shingles with visible anomalies were felt by hand for hail-caused fractures. There were no hail-caused bruises, punctures, or broken edges found on field shingles in the test areas or elsewhere on the roofs. We also examined shingles along the ridges (including over ridge vents), valleys, rakes, and eave areas (often less-supported) for any hail-caused damage and found no bruised or punctured shingles.

Although not listed specifically in the scope of our assignment, we surveyed each roof for damage attributable to wind effects. No shingles were missing, torn, or creased upslope consistent with wind forces. Field shingles generally were bonded to the adjacent shingle course in at least a portion of the shingle, but isolated shingles were not bonded. Shingles without bond often were associated with elevated nails or fasteners that blocked some of the sealant. Other components and cladding, such as vinyl siding, roof appurtenances, and gutters, remained intact and undamaged by wind, as did ridge and eave shingles. On Buildings 11, 12, and 13, some groups of shingles had slid downslope from their installed positions, as will be described further in the following section.

Individual Building Roof Observations

Specific observations from certain buildings are included below. On Building 2, the shingles appeared newer at the northwest corner of Unit 250, and this may have been an addition to the building. Building 10 had isolated areas with crooked shingle courses and evidence of prior repairs, such as hand-sealing of shingles.

On Buildings 11 (Units 214 and 216), 12 (Units 210 and 212), and 13 (Units 202 and 204), widespread deficiencies were found with the fastening of the shingles. The original nails typically had been installed above the sealant strip, many did not have nails near the end of the shingle, and many of the fasteners had been overdriven. Several shingles had only three fasteners or fastener holes. Certain groups of three to ten shingles had detached completely from the fasteners that remained in the roof deck, and the shingles had slid a few inches downslope from their original

position. These shingles had not been creased or folded upslope, and none had been displaced upslope. The groups of sliding shingles were typically in diagonal patterns that matched the installation pattern, and often were in middle portions of roof slopes that faced all directions between the three buildings. These three roofs also had groups of shingles that had been re-nailed in various locations, and sealant had been applied over some exposed nails.

On Building 12, roof decking was exposed in a shingle joint on facet R near the rake edge. It appeared that there had been a previous repair on the slope, and felt underlayment that was exposed between two shingles had worn through. Shingles surrounding this area had been re-nailed or had hand-applied sealant. On Building 13, a group of three shingles had slid downslope from facet J. None of the displaced shingles had creases, and the fasteners on the displaced shingles had been applied above the sealant strips. One shingle immediately above the facet Z skylight had slid downslope and rested against the skylight head flashing.

On Buildings 21 and 23, sealant had been applied along valleys in previous repairs, and this sealant had weathered.

Discussion

From the meteorological records, it was unlikely that hail had fallen at this location on June 23, 2015. The NCEI storm reports for this date in Lawrence County related to wind gusts or heavy rains, with no hail documented, and no hail listed in the CoreLogic report. If any hail had fallen at the involved property during 2015, it was quite small and did not cause damage to the shingles or any denting of metal exterior components. If small hail had fallen at the property during 2015, it most likely would have been on April 9, 2015, or June 11, 2015, when there were isolated eyewitness reports of hail in Lawrence County and (adjacent) Mercer County. Note that the CoreLogic report did not list any dates with hail of 0.75-inch diameter or greater within one mile of the property since our previous inspection in April 2014.

There were shallow rounded dents consistent with hail impact to certain aluminum building exterior components at the involved property. The common items that displayed the slight dents were flue caps, flashings at the head and base of skylights, isolated gutters, isolated fascia panels, and isolated drip edges. Note that fascia, gutter, and drip edges dents were only found on certain buildings if the materials were exposed to the south, as depending on the thickness of the materials. The hail-dented materials documented in this inspection displayed the same type and severity of denting during 2014, and these items did not appear to have been replaced or altered since that inspection. The one component category that had been replaced since April 2014 was the light-gauge aluminum flashing boots for the plumbing stacks on all buildings. None of these newer aluminum flashings had visible denting from hail, providing strong evidence that no hail-caused dents had occurred at the property during 2015 or 2016. The aluminum flashing boots were of similar thickness to the other aluminum components that contained dents.

There was no hail-caused damage to shingles on the Adam's Grove Association property roofs. The ridge shingles had portions that were poorly supported, especially at ends of the ridge ventilation strips and at ridge/valley intersections. These shingles are damaged much more easily by hailstone impact than the field shingles that were generally well-supported; there was no hail-caused damage found to ridge, valley, or field shingles, in addition to the lack of hail impact damage found in our test areas.

Hail-caused damage to roofing is defined as loss of water-shedding ability or a reduction in service life caused by hailstone impact. Hailstones impacting asphalt composition shingles can cause damage if hailstones are large enough and have sufficient densities and impact energy to bruise (fracture or rupture of the reinforcement) or puncture the shingles they strike. Bruises and punctures caused by hail can be felt by hand on both sides of a damaged shingle. If a shingle is bruised or punctured by hailstone impact, we consider that shingle to be hail damaged. If the shingles have not been bruised or punctured, then the shingles will not have a reduced service life related to the hailstorm.

Haag Engineering Co. has conducted hail impact tests for over 50 years and studied the results of long-term weathering on the impacted roof coverings. Our experience has shown that damage occurs at the time of impact, and that the damage is discernible when closely examined. There is no hidden damage from hailstone impact, nor does an impacted, but otherwise undamaged shingle or membrane develop damage at a later date as it weathers. Impact tests and field observations have shown that for lightweight composition shingles which have not deteriorated badly, hailstones that are frozen solid must be at least one inch in diameter before bruises occur with nearly perpendicular impacts, with even larger hailstones required to damage laminated shingles. Most commonly, hailstones of 1-1/4 inches in diameter or greater would be required to fracture fiberglass mat shingles such as were used at the involved location. Although the shingles were not a true laminated shingle, they were of a thickness and weight more comparable to a laminated shingle than lightweight.

Although not specifically within our scope of inspection, we did not find any damage to the shingles consistent with wind effects. Wind accelerates around building corners and edges, creating localized areas of separation between wind streamlines and building surfaces. These separations between streamlines and building surfaces create localized negative pressure gradients. The net result for a roof is that shingles near windward eaves, corners, rakes, and ridges experience a lift force that can, if strong enough, damage shingles.

Wind damages a roof directly by displacing or peeling away the roofing material and indirectly by hurling debris into it. Wind failure of composition shingles that are well-bonded to one another typically initiates at the roof perimeter, progressing from there as they are folded backward as a membrane. Asphalt composition shingles that are not well bonded often fail individually, by creasing across the top of their exposure or by tearing around their nails. Field shingles at Adam's Grove Condo Association were generally bonded in most areas, although isolated shingles were not bonded due to elevated fasteners or other reasons. None of these more

wind-susceptible (not bonded) shingles had been creased or broken off in a manner consistent with wind effects. Typically, when winds have reached levels where roof covering damage occurs, there is some combination of missing shingles, torn shingles, and shingles folded back against the overlying shingle (creased). More information on how wind effects asphalt shingles can be found in our paper at: http://ams.confex.com/ams/pdfpapers/167533.pdf.

The unattached shingles on Buildings 11, 12, and 13 were related to inadequate installation practices as opposed to strong wind forces. Errors in the number, location, and depth of nails on these buildings resulted in several groups of shingles that had slid downslope from their original position. Previous repairs of "loose shingles" on these three buildings were listed in Digger invoices shown in our previous report. No other collateral indications of strong winds or wind-caused damage were observed on the buildings or property.

Other roof conditions observed unrelated to storm effects included mechanically caused damage to shingles, manufacturing variations and deficiencies, and installation deficiencies. Mechanically caused damage largely was consistent with the combination of handling, installation, foot traffic, and maintenance activities. Craze cracking of the appliqué areas resulted from the second layer of asphalt being unreinforced, and heat and aging resulted in shrinkage and cracking. The appliqué area also was susceptible to marring and scuffing from foot traffic. Oblong and circular spots without the second layer of asphalt and granules were from variations in the manufacturing process. Areas of bare (but undamaged) fiberglass mat did not have sufficient asphalt application in the manufacturing process. In addition to conditions specific to the applique regions, the shingles had normal long-term weathering effects that resulted in granule wear and occasional small areas of asphalt exposure in the base regions of the shingles.

Conclusions

Based on our inspection and the information discussed above, we have reached the following conclusions:

1. There was no hail-caused damage to the shingles on the Adam's Grove Condo Association property roofs from a storm that occurred on or about June 23, 2015.

2. Any hail that had fallen at this location recently (within 2015 or 2016) had been relatively small and did not cause damage to the shingles or any denting of metal exterior components or roof appurtenances.

3. No shingle damage was found consistent with wind effects from the June 23, 2015, storm. Unattached shingles on Buildings 11, 12, and 13 were attributed to installation deficiencies, and previous repairs had been made related to these conditions.

4. Roof conditions observed unrelated to storm effects included mechanically caused damage to shingles, manufacturing variations and deficiencies, and installation deficiencies.

5. The roofs were found to be essentially in the same condition as during our April 2014 inspection with further normal weathering effects.

Respectfully submitted,

HAAG ENGINEERING CO.

Richard Herzog
Aug 9 2016 5:24 PM

Richard F. Herzog, P.E.
Minnesota License 26163
Registered Roof Consultant
Meteorologist

COMMONWEALTH OF PENNSYLVANIA
REGISTERED PROFESSIONAL
KENNETH R. GILVARY
ENGINEER
PE072103

Kenneth R. Gilvary
Aug 9 2016

Kenneth R. Gilvary, P.E.
Pennsylvania License PE072103

RFH/KRG:tpm

HAAG Engineering

EXHIBIT "E"

THE MAIN STREET AMERICA GROUP

Trusted Choice®

August 17, 2016

Adams Grove Condominium Association
C/O Brodmore, Inc.
822 E Western Reserve RD
Youngstown, OH 44514-3359

RE: Claim #: 01-BPU3987H-100002
Type of Loss: Hail
Date of Loss: 06/23/2015

Dear Mr. Zwingi,

We are writing in response to the above captioned claim submitted to MSA Group on May 12, 2016.

As you are aware, to assist us in the investigation of the claim, we had hired HAAG Engineering Group, specialists in hail and severe weather damage inspections, in order to get the most professional opinion as to the damage sustained.

The inspection took place at the described location on July 12 and 13, 2016. Physical inspections of the exterior surfaces were conducted, as well as reviews of weather reports and data for hail and severe weather, on or near the reported loss date. Subsequently, all the data and inspections were analyzed, and conclusions were summarized and forwarded for our review.

The following conclusions were summarized by the engineer:

1. There was no hail caused damage to the shingles on the insured property of Adams Grove Condo Association
2. Any hail identified as falling by weather reports within 2015-2016 timeframe had been reported as relatively small, and did not cause damage to the shingles, or any denting of metal exterior components or roofing appurtenances.
3. No Shingle damage was found consistent with wind effects from the reported date of loss, June 23,2015. Unattached shingles, specifically on buildings 11, 12, and 13, were attributed to installation deficiencies, and previous repairs had been made related to these conditions.
4. Roof conditions observed unrelated to storm effects included mechanically caused damage to shingles, manufacturing variations and deficiencies, and installation deficiencies.
5. The roofs were found to be in essentially the same condition as during the engineer's 2014 inspection, with some further weathering effects.

Attention: Claims Mail
The Main Street America Group
P.O. Box 19000, Jacksonville, FL 32245-9000
ClaimsMail@msagroup.com

As we have not been advised that any damage caused by wind or hail had been sustained for, or around this reported loss date, and product and installation deficiencies exist, we would unfortunately not be able to afford any coverage under the active insurance policy for any repairs or replacement. The policy does have certain exclusions for any loss caused by these deficiencies, as follows:

B. Exclusions

3. We will not pay for loss or damage caused by or resulting from any of the following Paragraphs a. through c. But if an excluded cause of loss that is listed in Paragraphs a. through c. results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

C. Negligent Work

Faulty, inadequate or defective:

(1) Planning, zoning, development, surveying, siting;

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance;

of part or all of any property on or off the described premises.

Please be advised that we have asserted those policy conditions and/or exclusions which are directly applicable to the facts as we know them. This letter will serve as our formal notification to you of our final position in this matter. Nothing contained herein constitutes a waiver of any of the policy terms or conditions and all rights and defenses under the policy are specifically reserved.

Please feel free to contact me at 1-877-425-2467, extension 76208 if you have any further questions or concerns.

Thank you.

Sincerely,

Jeffrey Ballou

Jeffrey Ballou
Property Claim Specialist
Direct phone number: (508) 407-6208
Office toll free phone number: (800) 252-8704
Direct fax number: (508) 407-6090
Email: ballouj@msagroup.com

CC: Stan Alfredo Insurance Agency
60 Mercer Ave.
Sharpsville, PA 16150